

UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

FILED

MAR 09 2010
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MICHAEL W. DOBBINS
CLERK, U.S. DISTRICT COURT

FEDERAL TRADE COMMISSION,

Plaintiff,

v.

API TRADE, LLC, a Pennsylvania
limited liability company, *et al.*,

Defendants.

Civ. No. 10 C 1543

Judge Ronald A. Guzman

Magistrate Judge Jeffrey Cole

**FTC'S EXHIBITS IN SUPPORT OF ITS *EX PARTE*
MOTION FOR A TEMPORARY RESTRAINING ORDER
WITH ASSET FREEZE, OTHER EQUITABLE RELIEF, AND ORDER
TO SHOW CAUSE WHY A PRELIMINARY INJUNCTION SHOULD NOT ISSUE**

LAW ENFORCEMENT DECLARATION

PX 1 Declaration of Douglas M. McKenney
Investigator, Federal Trade Commission

FIRST DATA CORPORATION DECLARATION

PX 2 Declaration of Dennis Day
Senior Manager, Security/Risk Management Department, First Data Corporation

CONSUMER DECLARATIONS

PX 3 Declaration of Daniel Fuchs

PX 4 Declaration of Alain Guery

PX 1

**DECLARATION OF DOUGLAS M. MCKENNEY
PURSUANT TO 28 U.S.C. § 1746**

I, Douglas M. McKenney, hereby declare as follows:

1. My name is Douglas M. McKenney. I am an investigator with the Federal Trade Commission (“Commission” or “FTC”), a position that I have held for approximately three years. Prior to becoming an investigator, I was a paralegal specialist with the FTC for approximately two years. My business address is Federal Trade Commission, Midwest Region, 55 West Monroe Street, Suite 1825, Chicago, Illinois 60603.

2. As an investigator, my duties include monitoring and investigating parties who are suspected of engaging in unfair or deceptive acts or practices in violation of the Federal Trade Commission Act and any other laws or rules enforced by the FTC. I am also a custodian of documents and records obtained by the FTC during the course of investigations to which I am assigned. In the course of my employment, I was asked to participate in the investigation of API Trade, LLC, ARA Auto Parts Trading LLC, Bend Transfer Services, LLC, B-Texas European, LLC, CBTC, LLC, CMG Global, LLC, Confident Incorporation, HDPL Trade LLC, Hometown Homebuyers, LLC, IAS Group LLC, IHC Trade LLC, MZ Services, LLC, New World Enterprizes, LLC, Parts Imports LLC, SMI Imports, LLC, SVT Services, LLC, (collectively referred to as “Money Cashing Defendants”) and John Doe(s). In the course of this investigation, I have acquired personal knowledge and information about the facts stated herein, and, if called, would testify to the same.

BACKGROUND

3. As part of the FTC’s investigation at issue, pursuant to Section 20 of the Federal Trade Commission Act (“FTC Act”), 15 U.S.C. §57b-1, the Commission issued Civil

Investigative Demands (“CIDs”) to parties having information relevant to the investigation. I am the custodian of documents produced pursuant to the CIDs issued in this investigation, and I have personally reviewed these documents.

4. The FTC maintains Consumer Sentinel, a database of consumer complaints that can be accessed by the FTC and other law enforcement agencies. The consumer complaints in Consumer Sentinel come from federal, state, local and international law enforcement agencies and private organizations. Individual consumers can file complaints with the FTC by phone, mail or through its website www.ftc.gov.

CONSUMER COMPLAINTS

5. During the course of the investigation, I accessed the FTC’s Consumer Sentinel complaint database and identified hundreds of consumer complaints regarding unauthorized charges that appeared on consumers’ credit and debit card statements by the merchants “Adele Services” and “GFDL.” The unauthorized charges were typically in the \$9 range, and sometimes in the \$0.20 range. I then conducted further searches in Consumer Sentinel and identified numerous consumer complaints involving unauthorized charges in the \$9 range and \$0.20 range by other merchants which demonstrated the following pattern: 1) consumers complained that the credit or debit card charge by the merchant was unauthorized and the consumers had no previous contact with the merchant; 2) the unauthorized charge was either in the \$9 range or \$0.20 range; 3) the merchant descriptor next to the credit or debit card charge included a toll-free phone number; and 4) consumers could not speak with the merchant, either due to the toll-free phone number being disconnected, or their call was answered by a full voice-mail inbox, which prevented them from leaving a message. If consumers were able to leave a voice-mail, their messages were never returned. A “merchant descriptor” is what appears next to

a charge on a consumer's credit or debit card statement to identify the company that is charging the consumer's account. The "merchant descriptor" often contains basic information about the merchant, such as its phone number and location. For example, "Adele Services" merchant descriptor often appeared on consumers credit or debit card statements as "Adele Services 800-764-8104 NY."

6. Based on the Consumer Sentinel searches that I conducted, I identified over 90 different merchants from consumer complaints of unauthorized charges that fit the above pattern. These merchants are herein referred to as the "unauthorized charging scheme."

7. On or about January 28, 2010, I accessed the Consumer Sentinel database and conducted searches to determine the number of complaints Consumer Sentinel had received on the unauthorized charging scheme. The Consumer Sentinel database received over a thousand complaints on the unauthorized charging scheme since 2006. A vast majority of the complaints were of consumers complaining of unauthorized charges appearing on their card statements. Many consumers complained that when they called the toll-free phone number that appeared next to the charge, the number was either no longer in service or was answered by voice-mail that was usually too full to leave a message. Those consumers who were able to leave messages on the voice-mail complained that they never received a return phone call. Many consumers complained that they had to have their cards canceled and reissued by their card provider. No consumers reported receiving any type of service from the merchants.

8. On or about February 23, 2010, I accessed the Consumer Sentinel database and conducted searches for recent complaints on consumers reporting unauthorized charges on their debit or credit cards in the \$9 range. I located several complaints against one merchant, "Bartecla LLC," that are similar to the unauthorized charging scheme. According to the results,

Consumer Sentinel has received nine complaints on “Bartecla LLC,” all filed in late-2009 or early-2010. In the complaints, consumers describe receiving an unauthorized charge in the amounts of \$0.20 or \$9 ranges, similar to the “Adele Services” and “GFDL” charges, and not being able to contact “Bartecla LLC.”

MERCHANT ACCOUNTS SUMMARY

9. During the course of the investigation, FTC Staff identified that the card processing accounts (or “merchant accounts”) used by the unauthorized charging scheme to place unauthorized charges on consumers’ credit or debit cards were opened using three different merchant service providers, First Data Corporation, Elavon, Inc., or BBVA Compass. FTC Staff issued several CIDs to First Data, Elavon and BBVA Compass, seeking business records for the merchant accounts used by unauthorized charged scheme, including merchant applications, merchant statements, sales volume, chargeback reports and account notes. Based on the documents obtained from the merchant service providers, at least 116 merchant accounts were part of the unauthorized charging scheme. Of the 116 merchant accounts, 110 merchant accounts were opened through First Data, four merchant accounts were opened through Elavon, and two merchant accounts were opened through BBVA Compass.

First Data Corporation

10. On or about January 22, February 18, February 24, March 6, March 9, April 14, and November 13, 2009, pursuant to CIDs issued by the FTC, First Data sent account records, bates-stamped FD-FTC-000001 - FD-FTC-014837 and FD000001 - FD 005495, for 110 merchant accounts to the FTC (PX 2, Declaration of Dennis Day, ¶ 16). These account records included account applications, notes, statements, sales, and chargeback volumes.

Elavon, Inc.

11. On or about April 29 and October 27, 2009, pursuant to a CID, the FTC received documents from Elavon, Inc. Documents produced by Elavon included merchant applications, merchant statements, account notes, sales volume and chargeback reports for four merchant accounts. Each merchant account was assigned a unique merchant identification number. Three of the four merchant accounts opened through Elavon were used to place unauthorized charges on consumers' credit and debit cards. The fourth merchant account was opened, but did not process any sales.

12. The four merchant accounts grossed \$491,206 in sales on approximately 52,503 credit and debit cards from March 2006 to July 2008. Of the gross total, 2482 card holders disputed the charges by the four merchants. Chargebacks and returns totaled approximately \$23,312, resulting in net sales of \$467,894 and average chargeback rate of 4.72% (based on the number of cards charged and number of returns and chargebacks). Below is a chart that I created which outlines the sales and returns and chargeback figures for all four merchant accounts opened through Elavon.

Merchant	Merchant Number	Number of Cards Charged	Gross Sales	Number of Returns & Chargebacks	Amount of Returns & Chargebacks	Net Sales
ALS LLC	8009971311	10,986	\$107,113	572	\$5586	\$101,527
RSS Inc.	8006717311	15,718	\$149,321	955	\$9054	\$140,267
SYS INC	8011428284	25,799	\$234,772	955	\$8672	\$226,100
TLC Inc.	8010933805	0	\$0	0	\$0	\$0
Total		52,503	\$491,206	2482	\$23,312	\$467,894

13. Elavon provided the reasons for the chargebacks for the merchant account "SYS INC." The most common reasons for the disputes were consumers did not authorize or recognize the charges. Another merchant account, "ALS LLC" was closed due to fraud after the account's representative submitted an identity theft affidavit claiming that his identity had been stolen and was then used to open up the merchant account in his name. Another merchant account, "RSS Inc." was closed due to excessive chargebacks.

BBVA Compass

14. On or about October 15, 2009, pursuant to a CID, the FTC received documents from BBVA Compass. Documents produced by BBVA Compass included merchant applications, merchant statements, sales volume and chargeback reports for two merchant accounts. Each merchant account was assigned a unique merchant identification number. Both merchant accounts opened through BBVA Compass were used to place unauthorized charges on consumers' credit and debit cards.

15. The two merchant accounts grossed \$94,201 in sales on approximately 10,368 credit and debit cards for two months, from December 2008 to January 2009. Of the gross total, 353 card holders disputed the charges by both merchants. Chargebacks and returns totaled approximately \$3201, resulting in net sales of \$91,000 and average chargeback rate of 3.40% (based on the number of cards charged and number of returns and chargebacks). Below is a chart that I created which outlines the sales and returns and chargeback figures for the two merchant accounts opened through BBVA Compass.

Merchant	Merchant Number	Number of Cards Charged	Gross Sales	Number of Returns & Chargebacks	Amount of Returns & Chargebacks	Net Sales
Extra Path	220892084	5665	\$51,483	202	\$1829	\$49,654
Extra Path	220892122	4703	\$42,718	151	\$1372	\$41,346
Total		10,368	\$94,201	353	\$3201	\$91,000

16. BBVA Compass provided the reasons for the chargebacks on both merchant accounts. The most common reasons for the disputes were consumers did not authorize or recognize the charges.

Merchant Account Totals

17. I have produced the below table which identifies the sales and chargeback volumes for the 116 merchant accounts that were opened through First Data, Elavon and BBVA Compass by the unauthorized charging scheme (see *supra* ¶¶ 12, 15; and PX 2, Day Declaration, ¶¶ 5, 7-8, Att. A).

Merchant Service Provider	Number of Cards Charged	Gross Sales	Number of Returns & Chargebacks	Amount of Returns & Chargebacks	Net Sales
First Data	1,286,684	\$9,661,685	76,889	\$720,030	\$8,941,655
Elavon	52,503	\$491,206	2482	\$23,312	\$467,894
BBVA Compass	10,368	\$94,201	353	\$3201	\$91,000
Total	1,349,555	\$10,247,092	79,724	\$746,543	\$9,500,549

MERCHANT ACCOUNT APPLICATIONS

18. As noted above, 110 merchant accounts were opened online through First Data's online application process (PX 2, Day Declaration, ¶ 6). The online applications require information, such as the legal name of business, business address, the business tax ID number,

merchant website address, and the principal's name, address, and social security number. These applications are submitted online and First Data captures the Internet address of the applicant (*ibid.* ¶ 6). The business and principal's phone number and a bank account for where funds were to be deposited were also included in the merchant applications. The six merchant accounts opened through Elavon and BBVA Compass included similar information on their merchant applications as those accounts opened through First Data.

19. The merchant applications submitted through First Data, Elavon and BBVA Compass include a bank account for where funds were to be deposited. Typically, a different bank account was provided on each merchant application. In addition, the bank account for where funds were to be deposited was occasionally changed to a different bank account than the one provided on the merchant application. In total, there are at least 131 different bank accounts that received deposits from the 116 merchant accounts opened through First Data, Elavon and BBVA Compass.

Bank Accounts

20. During the course of the investigation, pursuant to several CIDs, the FTC received documents from at least fourteen banks, including ACMG Federal Credit Union ("ACMG"), Alliance Bank, N.A., Bank of America, N.A., Capital One, N.A., Citizens Bank, Willow Financial Bank (now Harleysville National Bank) ("Harleysville"), Washington Mutual Bank (now JPMorgan Chase Bank, N.A.) ("Chase Bank"), KeyBank N.A., LibertyBank, Pennstar Bank, PNC Bank, SELCO Community Credit Union ("SELCO"), Solvay Bank, and Wachovia Bank, N.A. Documents produced by the fourteen banks include account applications, signature cards, correspondence, account statements, checks, deposit and withdrawal slips, and wire transfer reports for 131 different bank accounts that received deposits from the 116

merchant accounts opened through First Data, Elavon and BBVA Compass. The fourteen banks also produced records for all other bank accounts held in the names of the account holders. In total, the account holders opened at least 317 bank accounts at the fourteen banks.

21. Documents produced by the fourteen banks include account applications and statements which detailed the account holder's address, including:

a. API Trade's address is provided on the bank account statements as 9926 Haldeman Avenue, Apartment 45 B, Philadelphia, Pennsylvania 19115. API Trade opened at least four bank accounts;

b. ARA Auto Parts Trading's address is provided on the bank account application and statements as 14202 Barcalow Avenue, Philadelphia, Pennsylvania 19116. ARA Auto Parts Trading opened at least two bank accounts;

c. Bend Transfer Services' address is provided on most account applications and statements as 21285 East Highway 20, #169, Bend, Oregon 97701. Bend Transfer Services opened at least 26 bank accounts;

d. B-Texas European's address is provided on account statements as 8070 County Road 603, Brownwood, Texas 76801. B-Texas European opened at least sixteen bank accounts;

e. CBTC's address is provided on the bank account applications and statements as 9926 Haldeman Avenue, Apartment 45 B, Philadelphia, Pennsylvania 19115. CBTC opened at least four bank accounts;

f. CMG Global's address is provided on the bank account application and statements as 7400 Roosevelt Boulevard, Apartment A303, Philadelphia, Pennsylvania 19152,

and P.O. Box 52602, Philadelphia, Pennsylvania 19115. CMG Global opened at least eleven bank accounts;

g. Confident Incorporation's address is provided on the bank account statements as 30616 Sand Trap Drive, Agoura Hills, California 91301. Confident Incorporation opened at least three bank accounts;

h. HDPL Trade's address is provided on the bank account applications and statements as 1143 Northern Boulevard, Suite 263, Clarks Summit, Pennsylvania 18411. HDPL Trade opened at least nine bank accounts;

i. Hometown Homebuyers' address is provided on the bank account applications and statements as 8070 County Road 603, Brownwood, Texas 76801. Hometown Homebuyers opened at least 37 bank accounts;

j. IAS Group's address is provided on the bank account applications and statements as 11936 Magnolia Boulevard, Apartment 404, Valley Village, California 91607. IAS Group opened at least five bank accounts;

k. IHC Trade's address is provided on the bank account applications and statements as 5823 North Burdick Street, East Syracuse, New York 13057. IHC Trade opened at least 70 bank accounts;

l. MZ Services' address is provided on the bank account statements as 2910 North Casa Tomas Court, Phoenix, Arizona 85016. MZ Services opened at least 53 bank accounts;

m. New World Enterprizes' address is provided on the bank account applications and statements as: 441 Tomlinson Road, Apartment G12, Philadelphia, Pennsylvania 19116; 504 Florida Grove Road, Keasbey, New Jersey 08832; 115 Magnolia

Avenue, Suite 10, Jersey City, New Jersey 07306; P.O. Box 2645, Newark, New Jersey 07114; and, 2400 East 3rd Street, Apartment 705, Brooklyn, New York 11223. New World Enterprizes opened at least 14 bank accounts;

n. Parts Imports' address is provided on the bank account statements as 617 Elm Drive, Bogalusa, Louisiana 70427. Parts Imports opened at least 41 bank accounts;

o. SMI Imports' address is provided on the bank account applications and statements as 2329 North Tamiami Trail, Apartment 10, Sarasota, Florida 34234, and 8122 45th Court East, Apartment 7, Sarasota, Florida 34243. SMI Imports opened at least 14 bank accounts; and,

p. SVT Services' address is provided on the bank account statements as 800 East 13th Street, Apartment K, Brooklyn, New York 11230. SVT Services opened at least eight bank accounts.

22. Several of the bank accounts opened by Money Cashing Defendants were linked to debit cards that made various purchases of services that were utilized by the unauthorized charging scheme to create fake companies necessary to open the merchant accounts. As discussed in more detail at ¶¶ 23-40 below, and summarized in a chart that I prepared at ¶ 41, these same debit cards often made purchases for several different services for multiple merchant accounts. For example, the same debit card would be used to purchase multiple toll-free phone numbers for several merchants. This toll-free phone number would then be listed next to the unauthorized charge on the consumer's card statement. As set forth below in more detail, the debit card purchases were made using various names, including "David Brandt," "Joseph Friedman," and "Michael Lopez." As discussed below, these are almost certainly fictitious identities or identity theft victims.

Business Address

23. The applications submitted for the 116 merchant accounts opened through First Data, Elavon and BBVA Compass include the legal name of the business and its address. The address provided on each merchant account was typically distinct and scattered throughout the United States. The business address for each merchant account opened through First Data and Elavon was provided by Regus. Regus provides a service called "Mailbox Plus," which allows consumers to purchase mailboxes at any of its 400 U.S. locations. Regus then collects the consumers' mail and forwards it per their instructions (*see* www.regus.com). Seven different Regus locations in the Northern District of Illinois were used as business addresses on merchant accounts, including:

Merchant Name	Business Address
Office Development	350 South NW Highway, 300, Park Ridge, Illinois 60068
Den Enterprises	700 Commerce Drive, 500-110, Oak Brook, Illinois 60523
Edge	1821 Walden Office Square, Schaumburg, Illinois 60173
Site Group	5600 River Road, Chicago, Illinois 60198
United Services	10 South Riverside Plaza, Chicago, Illinois 60606
RSS Inc.	1676 West Ogden Avenue, Suite 151-105, Naperville, Illinois 60540 8770 West Bryn Mawr Avenue, Suite 1300, Chicago, Illinois 60631

24. On or about July 15, 2009, pursuant to a CID, the FTC received documents from Regus. Documents produced by Regus include account information, billing records, correspondence and United States Postal Service Form 1583 ("PS Form 1583") for several "Mailbox Plus" accounts which were listed as business addresses on First Data and Elavon merchant account applications.

25. According to the documents produced by Regus, the "Mailbox Plus" accounts were opened by several customers using the names "David Brandt," "Joseph Friedman," "Adam Miller," "Michael Lopez," and "Thomas Lee." The customers typically provided photo identification, including scanned images of their passports and state driver's licenses, along with their completed PS Form 1583. Mail received at the various Regus locations was typically forwarded to mailboxes 46538, 58217 or 66103 at 14525 SW Millikan, Beaverton, Oregon 97005. The "Mailbox Plus" accounts established by these customers were paid for with debit cards supposedly in these customers' names, including:

a. "David Brandt" opened at least twelve "Mailbox Plus" accounts through Regus, which were listed as business addresses on First Data merchant account applications for "Den Enterprises," "Don Partners," "ESTA," "Homebase," "Home Port," "Online Group," "Search Services," "Site Services," "Terra," "Will Services," "World Trade," and "World Wide Services." The "Mailbox Plus" accounts opened by "David Brandt" were paid for with a Teachers Credit Union issued debit card ending in 2195, a First State Bank of Middlebury issued debit card ending in 7488 and a Bank of America issued debit card ending in 5755. "David Brandt" typically provided his mail forwarding address as 14525 SW Millikan, #46538, Beaverton, Oregon 97005. "David Brandt" provided Regus with copies of his identification via fax, using either an Oregon or Indiana issued driver's license and two different versions of a U.S. passport. Even though both of "David Brandt's" passports had the same passport number, name, date of birth and photo, each passport was issued on the same day by a different U.S. passport agency, one in Elkhart, Indiana and the other in Beaverton, Oregon. "David Brandt's" addresses as listed on his Oregon and Indiana issued driver's licenses are: 18300 NW Walker Road, Beaverton, Oregon 97006, and 742 West Bristol Street, Elkhart, Indiana 46514, respectively.

Attached hereto as **McKenney Attachment ("Att.") A** are true and correct copies of "David Brandt's" passport and driver's licenses used to open the "Mailbox Plus" accounts, "Search Services" and "Homeport," which were produced by Regus. Sensitive personal information has been redacted from **McKenney Att. A**;

b. "Joseph Friedman" opened at least six "Mailbox Plus" accounts through Regus, which were listed as business addresses on First Data merchant account applications for "Centr Limited," "Form Limited," "ISSO," "Link Services," "Name Services," and "Search Management." The "Mailbox Plus" accounts opened by "Joseph Friedman" were paid for with a Teachers Credit Union issued debit card ending in 4899 and a Chase Bank issued debit card ending in 2018. "Joseph Friedman" typically provided his mail forwarding address as 14525 SW Millikan, #58217, Beaverton, Oregon 97005. "Joseph Friedman" provided Regus with copies of his Oregon issued driver's license and a U.S. passport as forms of identification via fax. "Joseph Friedman's" address is provided on his Oregon issued driver's license as 17520 NW Cornell Road, Beaverton, Oregon 97006. Attached hereto as **McKenney Att. B** is a true and correct copy of "Joseph Friedman's" Oregon issued driver's license and U.S. passport used to open the "Mailbox Plus" account "Name Services," which was produced by Regus. Sensitive personal information has been redacted from **McKenney Att. B**;

c. "Adam Miller" opened at least eight "Mailbox Plus" accounts through Regus, which were listed as business addresses on First Data merchant account applications for "Center Company," "Gamma," "Image Services," "Link Group," "List Services," "Office Development," "Sigma," and "Source Limited." The "Mailbox Plus" accounts opened by "Adam Miller" were paid for with a Bank of America issued debit card ending in 5783. "Adam Miller" typically provided his mail forwarding address as 14525 SW Millikan, #66103,

Beaverton, Oregon 97005. "Adam Miller's" address is provided on his Oregon issued driver's license as 2185 NW Sheffield, Beaverton, Oregon 97006;

d. "Michael Lopez" opened at least one "Mailbox Plus" account through Regus and his debit card information was added to another three "Mailbox Plus" accounts, which were listed as business addresses on First Data merchant account applications for "HBS." The "Mailbox Plus" accounts opened by and funded by "Michael Lopez" were paid for with a Bank of America issued debit card ending in 5755. "Michael Lopez's" address is listed on his Texas issued driver's license as 8070 County Road 603, Brownwood, Texas 76800; and,

e. "Thomas Lee" opened at least three "Mailbox Plus" accounts through Regus, which were listed as business addresses on First Data merchant account applications for "ACM," "CFM," and "IPS." The "Mailbox Plus" accounts opened by "Thomas Lee" were paid for with a Bank of America issued debit card ending in 5844. "Thomas Lee's" address is listed on his Arizona issued driver's license as 4522 East Fremont Street, Phoenix, Arizona 85042.

26. Mail received at the various Regus locations was typically forwarded to the Earth Class Mail mailboxes 46538, 58217 or 66103 at 14525 SW Millikan, Beaverton, Oregon 97005. Earth Class Mail is a commercial mail receiving agency that scans and uploads images of the customer's mail to a server. Customers can log into their Earth Class Mail account to view scanned images of their mail envelopes and then decide which items to have opened and scanned so they can read the contents online, and which items should be recycled, shredded, archived or forward-shipped to them (*see* <http://www.earthclassmail.com>). On or about April 1, 2009, pursuant to a CID, the FTC received documents from Earth Class Mail Corp. Documents produced by Earth Class Mail included account information, billing records, PS Form 1583,

customer correspondence and scanned images of the front and back of mail received for mailboxes 46538 and 58217.

a. On or about August 3, 2007, mailbox 46538 at 14525 SW Millikan, Beaverton, Oregon 97005 was opened under the name "David Brandt." According to PS Form 1583 that was submitted via fax to open the mailbox, "David Brandt" provided two forms of identification, a passport and driver's license, both of which were issued by the United Kingdom. Attached hereto as **McKenney Att. C** are true and correct copies of relevant documents produced by Earth Class Mail for mailbox 46538, including PS Form 1583 and "David Brandt's" photo identification used to open the mailbox. Sensitive personal information has been redacted from **McKenney Att. C**. Although "David Brandt's" photo from his United Kingdom passport appears to be identical to both versions of his U.S. passport (*supra* ¶ 25.a, Att. A), his date of birth is different. The cards on file to pay for mailbox 46538 include a Bank of America issued Visa debit card ending in 5755, a First State Bank issued Visa debit card ending in 7488 and a Teachers Credit Union issued Visa debit card ending in 2195. Scanned images of the mail received for mailbox 46538 include mail addressed from various Regus locations; and,

b. On or about November 26, 2007, mailbox 58217 at 14525 SW Millikan, Beaverton, Oregon 97005 was opened under the name "Joseph Friedman." According to PS Form 1583 that was submitted to open the mailbox, "Joseph Friedman" provided two forms of identification, a passport and driver's license, both of which were supposedly issued by the United Kingdom. Attached hereto as **McKenney Att. D** are true and correct copies of relevant documents produced by Earth Class Mail for mailbox 58217, including PS Form 1583 and "Joseph Friedman's" photo identification used to open the mailbox. Sensitive personal information has been redacted from **McKenney Att. D**. Although, the photo from "Joseph

Friedman's" United Kingdom passport is different than his U.S. passport, (*supra* ¶ 25.b, Att. B), his date of birth is the same. The cards on file to pay for mailbox 58217 include a Chase Bank issued MasterCard debit ending in 2018 and a Teachers Credit Union issued Visa debit card ending in 4899. Scanned images of the mail received for mailbox 58217 include mail addressed from various Regus locations.

Phone Numbers

27. Each application submitted to open merchant accounts at First Data and Elavon include a phone number for the business and a phone number for the principal. The business phone number was a toll-free number, which was included on consumers' card statements next to the merchant's charge. The principal's phone number was a local phone number with an area code that matched the geographical location of the principal's home address. Both the business and principal's phone numbers provided on each merchant application were typically provided by the phone service providers J2 Global Communications, Inc., TierraNet, Inc., and RingCentral, Inc. All three companies offer phone numbers, including toll-free phone numbers, with call forwarding and voice-mail services.

28. On or about April 1, 2009, pursuant to a CID, the FTC received documents from J2 Global Communications. Documents produced by J2 Global Communications include customer information, billing and call records, and other phone numbers assigned to the customer, including several phone numbers that were listed on consumers' card statements next to the unauthorized charges and on the First Data and Elavon merchant account applications. The documents produced by J2 Global Communications provide the following:

- a. There were three different customers for these phone numbers:

i. Daniel Weber at 8070 County Road 603, Brownwood, Texas 76801, and dw@ivamarketing.com. Payment information for “Daniel Weber” included a Bank of America issued debit card ending in 2551;

ii. Michael Lopez at 8070 County Road 603, Brownwood, TX 76801, and contacts@hbscompany.net. Payment information for “Michael Lopez” included a Bank of America issued debit card ending in 5755; and,

iii. Fax Services at 8070 County Road 603, Brownwood, TX 76801, and support@cmsinvest.com. Payment information for “Fax Services” included two Bank of America issued debit cards ending in 5844 and 5755. The Bank of America issued debit card ending in 5755 for “Michael Lopez” was the same debit card on file for “Fax Services.”

b. The below chart identifies the phone numbers assigned to the three J2 Global Communications customers, and the merchant accounts associated with these phone numbers:

Phone Number	Merchant Account	Customer
800-493-5958	DwellTech	Fax Services
800-507-0825	RSIPartners	Fax Services
800-572-2178	RSS Inc.	Fax Services
866-221-8331	CFR	Fax Services
866-310-4344	CFM	Fax Services
866-402-5650	CFM	Fax Services
866-801-1090	ALS	Fax Services
877-218-6179	ALS LLC	Fax Services
877-408-7799	ALS	Fax Services

Phone Number	Merchant Account	Customer
866-214-7845	HBS	Michael Lopez
626-628-0316	HBS	Michael Lopez
800-836-4490	Mera	Daniel Weber
877-426-8370	Data Services	Daniel Weber
888-856-8228	Center Company	Daniel Weber
888-869-2203	Gamma	Daniel Weber

c. Additional phone numbers were assigned to and paid for by the “Fax Services” customer, including a Texas phone number, 325-202-3018. Voice-mail messages left for the phone number, 325-202-3018, were converted to audio files and forwarded to the e-mail address support@autopartsint.com.

29. On or about January 14, 2009, pursuant to a CID, the FTC received documents from TierraNet, Inc. Documents produced by TierraNet include customer information, billing and call records, and other phone numbers assigned to the customer for several phone numbers which were listed on consumers card statements next to the unauthorized charges and on the First Data merchant account applications. The documents produced by TierraNet provided the following:

a. The customer’s name was provided as “Daniel Weber” and his contact information was listed as 8070 West Commerce Street, Brownwood, Texas 76801, and dw@ivamarketing.com;

b. Payment information for “Daniel Weber” included a Bank of America issued debit card ending in 2551; and,

c. The phone numbers assigned to “Daniel Weber” and the merchant accounts associated with these phone numbers include the following:

Phone Number	Merchant Account
800-566-4043	Den Enterprises
877-277-7903	System Development
888-241-2102	Online Group

30. On or about April 1, 2009, pursuant to a CID, the FTC received documents from RingCentral, Inc. Documents produced by RingCentral include account information, billing and call records, and other phone numbers paid for with the debit card(s) on file for the customer, including toll-free phone numbers that were listed in the merchant descriptor next to the unauthorized charges and the principal’s phone numbers’ that were provided on the merchant account applications. The documents produced by RingCentral provide the following:

a. There were four different customers for these phone numbers:

i. David Brandt at 8206 Rockville Road, 312, Indianapolis, Indiana 46214, and 14525 SW Millikan, 46538, Beaverton, Oregon 97005, and david@globaladslc.com. Payment information for “David Brandt” included two debit cards, one issued by Teachers Credit Union ending in 2195, and the other was issued by First State Bank of Middlebury ending in 7488. The debit card ending in 2195 paid for 49 phone numbers and the debit card ending in 7488 paid for 21 phone numbers, including toll-free business phone numbers and principal’s phone numbers;

ii. Adam Miller, 14525 SW Millikan, Beaverton, Oregon 97005, and info@focusmediacorp.net. Payment information for “Adam Miller” included a Bank of America

issued debit card ending in 5783. The debit card ending in 5783 paid for 25 phone numbers, including toll-free business phone numbers and principal's phone numbers;

iii. Joseph Friedman at 14525 SW Millikan 58217, Beaverton, Oregon 97005, and support@newinfoservices.com. Payment information for "Joseph Friedman" included two debit cards, one issued by Teachers Credit Union ending in 4899, and the other was issued by Chase Bank ending in 2018. The debit card ending in 4899 paid for eight phone numbers and the debit card ending in 2018 paid for 23 phone numbers, including toll-free business phone numbers and principal's phone numbers; and,

iv. Michael Lopez at 8070 County Road 603, Brownwood, Texas 76801, and support@qvcinv.com. Payment information for "Michael Lopez" included a Bank of America issued debit card ending in 5755. The debit card ending in 5755 paid for 17 phone numbers, including toll-free business phone numbers and principal's phone numbers.

b. The below chart identifies the phone numbers assigned to the four RingCentral customers, and the merchant accounts associated with these phone numbers

Phone Number	Merchant Account	Customer
866-395-6994	World Wide Services	David Brandt
866-509-1184	Search Services	David Brandt
866-593-6235	ESTA	David Brandt
877-237-8036	Will Services	David Brandt
877-238-8349	Homebase	David Brandt
877-261-7382	System Development	David Brandt
877-340-2372	Terra	David Brandt
877-364-2807	Office Services	David Brandt
877-487-4751	Den Enterprises	David Brandt

Phone Number	Merchant Account	Customer
888-401-9685	ICH Services	David Brandt
866-402-5015	Center Company	Adam Miller
877-257-8146	Office Development	Adam Miller
866-473-8739	Link Services	Joseph Friedman
866-678-5605	ISSO	Joseph Friedman
877-893-2497	Search Management	Joseph Friedman
888-281-0639	Edge	Joseph Friedman
888-512-1796	Form Limited	Joseph Friedman
888-560-6635	Centr Limited	Joseph Friedman
866-500-6113	IPS	Michael Lopez
877-211-1387	ALS	Michael Lopez
877-264-8769	ACM	Michael Lopez
888-218-5608	HBS	Michael Lopez

and,

c. Call records for the toll-free phone numbers 866-395-6994 and 877-238-8349, which were provided as the business phone numbers for “World Wide Services” and “Homebase,” respectively, show that from October 1, 2007 to January 3, 2008, calls placed to those toll-free phone numbers were forwarded to another toll-free phone number, 877-455-4251.

31. The toll-free phone number, 877-455-4251, which had calls forwarded to it from the “World Wide Services” and “Homebase” toll-free phone numbers, was provided by United World Telecom L.C., a U.S. based telecommunications service provider. United World Telecom offers, among other things, a service called “CallMe800” which allows its customers to have their own toll-free phone number and then have calls to that toll-free phone number forwarded to

any phone number anywhere in the world (see www.uwtcallback.com). On or about March 20 and March 24, 2009, pursuant to a CID, the FTC received documents from United World Telecom. The documents produced by United World Telecom include account information, billing records and call records for the toll-free phone number 877-455-4251.

a. The account details listed the customer's name as "David Brandt" and that the account was created on September 28, 2007;

b. The billing records for 877-455-4251 show that the toll-free phone number and the "CallMe800" service were paid for with a Teachers Credit Union issued Visa debit card ending in 2195; and,

c. Call records for 877-455-4251 detail that calls placed to the toll-free number from October 1, 2007 to January 3, 2008, were forwarded to the Belarus cell phone number +375-293976-741. In addition, from October 1, 2007 to January 3, 2008, calls originally placed to other toll-free phone numbers, including "World Wide Services" and "Homebase's," were forwarded to 877-455-4251 and then forwarded to the Belarus cell phone number +375-293976-741.

Merchant Website

32. The merchant accounts opened through First Data, Elavon and BBVA Compass include the merchant's website in the application. The websites provided on the merchant account applications were typically no longer active when I tried to access them, however there were a few that were still accessible. Below are some examples of websites that were provided on merchant applications and were still active:

a. The website worldtradeconnect.com was provided on the First Data merchant application for "World Trade Connect." On or about January 20, 2009, from a

computer located at the FTC's business address in Chicago, Illinois, I accessed the publicly available website, www.worldtradeconnect.com, and printed selected web pages. Attached hereto as **McKenney Att. E** is a true and correct printout of relevant web pages taken from the website www.worldtradeconnect.com, as printed on or about January 20, 2009. The website worldtradeconnect.com claimed to sell electronic devices such as external hard drives, USB flash drives and MP3 players;

b. The website officedevonline.com was provided on the First Data merchant application for "Office Development." On or about January 29, 2009, from a computer located at the FTC's business address in Chicago, Illinois, I accessed the publicly available website, www.officedevonline.com, and printed selected web pages. Attached hereto as **McKenney Att. F** is a true and correct printout of relevant web pages taken from the website www.officedevonline.com, as printed on or about January 29, 2009. The website officedevonline.com claimed to sell office supplies;

c. The website globo-online.com was provided on the First Data merchant application for "GLOBO." On or about April 28, 2009, from a computer located at the FTC's business address in Chicago, Illinois, I accessed the publicly available website, www.globo-online.com, and printed selected web pages. Attached hereto as **McKenney Att. G** is a true and correct printout of relevant web pages taken from the website www.globo-online.com, as printed on or about April 28, 2009. The website globo-online.com claimed to sell GPS supplies; and,

d. The website lang-group.com was provided on the First Data merchant application for "Lang Group." On or about April 28, 2009, from a computer located at the FTC's business address in Chicago, Illinois, I accessed the publicly available website, www.lang-group.com, and printed selected web pages. Attached hereto as **McKenney Att. H** is

a true and correct printout of relevant web pages taken from the website www.lang-group.com, as printed on or about April 28, 2009. The website lang-group.com claimed to sell computer parts including cables, memory cards, modems and sound cards.

33. The domain names for the merchants' websites were typically registered through three different domain registrars, The Endurance International Group, Inc. d/b/a PowWeb ("PowWeb"), FastDomain Inc., and Add2Net, Inc. d/b/a Lunarpages Web Hosting ("LunarPages"). From January 2009 to March 2009, pursuant to several CIDs, the FTC received documents from PowWeb, FastDomain and LunarPages. Documents produced by all three domain registrars include account information, billing records and correspondence for several domain name registrations.

34. According to the documents produced by the three domain registrars, the domain names for the merchants' websites were purchased by several individuals using the names "David Brandt," "Joseph Friedman," "Adam Miller," "Michael Lopez," "Thomas Lee" and "Nicholas Hansen." The domain names purchased by these individuals were paid for with debit cards, including:

a. "David Brandt" purchased at least ten domain names through PowWeb and FastDomain, including the domain name worldtradeconnect.com. These ten domain names were listed as the merchant's website on merchant account applications. The domain names were paid for with a Teachers Credit Union issued debit card ending in 2195, and a First State Bank of Middlebury issued debit card ending in 7488;

b. "Joseph Friedman" purchased at least seven domain names through PowWeb, FastDomain and LunarPages, which were listed as the merchant's website on

merchant account applications. The domain names were paid for with a Chase Bank issued debit card ending in 2018;

c. “Adam Miller” purchased at least seven domain names through PowWeb, FastDomain and LunarPages, including the domain name officedevonline.com. These seven domain names were listed as the merchant’s website on merchant account applications. The domain names were paid for with a Bank of America issued debit card ending in 5783;

d. “Michael Lopez” purchased at least one domain name through PowWeb, which was listed as the merchant’s website on a merchant account application. The domain name was paid for with a Bank of America issued debit card ending in 5755;

e. “Thomas Lee” purchased at least two domain names through PowWeb, which were listed as the merchant’s website on merchant account applications. The domain names were paid for with a Bank of America issued debit card ending in 5844; and,

f. “Nicholas Hansen” purchased at least two domain names through LunarPages. The two domain names purchased by “Nicholas Hansen” were the domain names for Adele Services’ website, adeleservices.com and GFDL’s website, gfdlsite.com. Both domain names were listed as the merchant’s website on merchant account applications. The domain names were paid for with a Bank of America issued debit card ending in 3920.

Internet Connection

35. First Data captured the Internet protocol (“IP”) address of the applicant that submitted the 110 merchant accounts opened online through its application process (PX 2, Day Declaration, ¶ 6). The IP addresses of the applicants were typically provided through at least eight different Internet service providers (“ISPs”), including Abacus America, Inc. (“Abacus”), Apollo Hosting, Inc. (“Apollo”), CrystalTech Web Hosting, Inc. (“CrystalTech”), Iron Mountain

Hosting (“Iron Mountain”), KnownHost LLC, Net World Internet Services (“Net World”), SoftLayer Technologies, Inc. (“SoftLayer”), and Spry.com, Inc. (“Spry”). During the course of the investigation, pursuant to several CIDs, the FTC received documents from Abacus, Apollo, CrystalTech, Iron Mountain, KnownHost, Net World, SoftLayer and Spry. Documents produced by all eight ISPs include account information, billing records and correspondence for several IP addresses that submitted merchant accounts through First Data.

36. According to the documents produced by the eight ISPs, at least eight computer servers allocated with at least 27 different IP addresses were purchased by “David Brandt” and “Nicholas Hansen” using the following debit cards:

a. “David Brandt” purchased at least seven computer servers that were assigned with 26 IP addresses through seven different ISPs, including Apollo, CrystalTech, Iron Mountain, KnownHost, Net World, SoftLayer and Spry. These 26 different IP addresses were captured by First Data for 29 merchant applications that were submitted online. The seven computer servers with their 26 IP addresses were paid for with a Teachers Credit Union issued debit card ending in 2195, and a First State Bank of Middlebury issued debit card ending in 7488. Below is a table that outlines the 26 IP addresses purchased by “David Brandt” along with the merchant accounts that First Data captured with those IP addresses when their applications were submitted online.

Merchant Account	IP Address	ISP	Last Four Digits of Purchasing Debit Card
Home Port	66.242.19.162	Apollo	2195
Site Group	66.242.26.212	Apollo	2195
OM Extra	66.242.27.62	Apollo	2195

Merchant Account	IP Address	ISP	Last Four Digits of Purchasing Debit Card
Extra Path	66.242.27.149	Apollo	2195
Link Group	66.242.27.151	Apollo	2195
Sigma	66.242.27.194	Apollo	2195
United Services	67.199.52.184	CrystalTech	2195
Green Stone	67.199.52.187	CrystalTech	2195
Office Development	67.199.52.192	CrystalTech	2195
New Eight	67.199.52.195	CrystalTech	2195
System Development	216.197.121.245	CrystalTech	2195
Digest Limited	76.79.78.152	Iron Mountain	2195
Office Services	72.249.47.63	KnownHost	7488; 2195
ESTA	72.249.118.162	KnownHost	7488; 2195
Centr Limited	72.249.118.165	KnownHost	7488; 2195
VIVOS	72.249.144.88	Net World	2195
Adele Services	72.249.145.108	Net World	2195
Prc Services	72.249.145.175	Net World	2195
GLOBO Alpha Cell Light Flow	75.126.2.50	SoftLayer	2195
Gamma	64.79.196.145	Spry	2195
Link Services	64.79.214.152	Spry	2195
Mera	64.79.217.135	Spry	2195
Data Services	66.249.18.44	Spry	2195
Terra	66.249.21.112	Spry	2195
Center Company	66.249.31.40	Spry	2195
Don Partners World Wide Services	209.40.192.165	Spry	2195

and,

b. “Nicholas Hansen” purchased at least one computer server that was assigned with the IP address, 69.64.95.41, through the ISP Abacus. The IP address, 69.64.95.41, was captured by First Data when the “GFDL” merchant application was submitted online. The computer server and its assigned IP address was paid for with a Bank of America issued debit card ending in 3920.

Business Tax ID Number

37. The merchant applications submitted through First Data, Elavon and BBVA Compass included the merchant’s business tax ID number, also known as a Federal Employer Identification Number or “EIN.” During the course of the investigation, I ran several Lexis/Nexis searches on the EINs provided on the merchant applications to determine if the business listed on the merchant account matched the business assigned the particular EIN by the Internal Revenue Service.

38. The businesses that were assigned the EINs by the Internal Revenue Service had similar names and were located in the same geographical area as the merchant business. However, the businesses assigned the EINs by the Internal Revenue Service were not the same as the merchant businesses. Below are some examples:

a. The EIN provided on “Adele Services” First Data merchant account application matched the EIN registered to the company “Adele Organization” located in Bronx, New York. “Adele Services” address was a Regus mailbox in Melville, New York. “Adele Organization” has been registered with the New York Department of State since June 1999. An online article obtained from the New York Daily News website, originally posted on September 13, 1999, describes Adele Organization as an organization seeking to link city shelters with

volunteers through a website, and requesting donations to pay for educational and health packages for children. Attached hereto as **McKenney Att. I** is a true and correct printout of the "Adele Organization" article as obtained from the New York Daily News website on or about February 10, 2010. "Adele Services," however, listed its business type as "Pet Shops" selling "Pet Foods" in its merchant application with First Data;

b. The EIN provided on the "OM Extra" First Data merchant account application matched the EIN registered to the company "OM Association, Inc." located in Glassboro, New Jersey. "OM Extra's" address was a Regus mailbox in Jersey City, New Jersey. "OM Association, Inc." was a registered non-profit corporation now operating under the name "Destination ImagiNation." "OM Extra," however, listed its business type in its merchant application with First Data as "Pet Shops" selling "Pet Foods;" and,

c. The EIN provided on the "Presi" First Data merchant account application matched the EIN registered to the company "Press On Regardless Inc." located in Walnut Creek, California. "Presi's" address was a Regus mailbox in Sacramento, California. "Press On Regardless Inc." is a car dealership and is a California registered corporation since 1987.

Principal

39. The merchant applications submitted through First Data, Elavon and BBVA Compass included the principal's name, address and social security number. Typically, a different principal's name, address and social security number were provided for each merchant account.

40. E-Renter USA offers tenant and employee screening services including background and credit checks for landlords, property managers and employers for a fee of \$29.95 (*see* www.e-renter.com). On or about January 13, 2009, the Visa debit card issued by

Teachers Credit Union ending in 4899, was charged five times by E-Renter USA, each for \$29.95. E-Renter voluntarily provided information to FTC Staff regarding these charges, including the individuals' names that were submitted to E-Renter for background and credit checks. Information obtained from E-Renter detailed that the Visa debit card ending in 4899 paid for background and credit checks on several individuals including the principals listed on the "Adele Services," and "Centr Limited" merchant accounts.

Summary of Services Used to Credit Fake Companies

41. I have created the below chart which details the bank account holder, the last four digits of the debit card linked to the account holder's bank account, the services purchased with the debit card, including where the services were purchased from and the type of service, and the customer's name that was often given to the service provider when services were purchased.

Customer Name Used to Purchase Services	Bank Linked to Debit Card	Debit Card	Services Purchased with Debit Card
David Brandt	Teacher's Credit Union	2195	Regus - Mailboxes RingCentral - Phone Numbers PowWeb - Domain Names FastDomain - Domain Names Apollo - Computer Server CrystalTech - Computer Server Iron Mountain - Computer Server KnownHost - Computer Server Net World - Computer Server SoftLayer - Computer Server Spry - Computer Server Earth Class Mail - Mailbox United World Telecom - Phone Number
Joseph Friedman	Teacher's Credit Union	4899	Regus - Mailboxes RingCentral - Phone Numbers Earth Class Mail - Mailbox E-Renter - Credit Checks

Customer Name Used to Purchase Services	Bank Linked to Debit Card	Debit Card	Services Purchased with Debit Card
David Brandt	First State Bank	7488	Regus - Mailboxes RingCentral - Phone Numbers PowWeb - Domain Names FastDomain - Domain Names KnownHost - Computer Server Earth Class Mail - Mailbox
Joseph Friedman	Chase Bank	2018	Regus - Mailboxes RingCentral - Phone Numbers PowWeb - Domain Names FastDomain - Domain Names LunarPages - Domain Names Earth Class Mail - Mailbox
David Brandt; Michael Lopez	Bank of America	5755	Regus - Mailboxes J2 Global Communications - Phone Numbers RingCentral - Phone Numbers PowWeb - Domain Name Earth Class Mail - Mailbox
Adam Miller	Bank of America	5783	Regus - Mailboxes RingCentral - Phone Numbers PowWeb - Domain Names FastDomain - Domain Names LunarPages - Domain Names
Nicholas Hansen	Bank of America	3920	LunarPages - Domain Names Abacus - Computer Server
Daniel Weber	Bank of America	2551	J2 Global Communications - Phone Numbers TierraNet - Phone Numbers
Thomas Lee	Bank of America	5844	Regus - Mailboxes J2 Global Communications - Phone Numbers PowWeb - Domain Names

42. During the course of the investigation, I conducted Lexis/Nexis searches on the addresses listed on the alleged driver's licenses for "David Brandt," "Joseph Friedman," "Adam Miller," "Michael Lopez," and "Thomas Lee." These driver's licenses had been provided to

Regus to open several "Mailbox Plus" accounts at various locations (*supra* ¶ 25). Lexis/Nexis returned no results for "David Brandt," "Joseph Friedman," "Adam Miller," "Michael Lopez," or "Thomas Lee" residing at the addresses provided on their alleged driver's licenses.

THE MONEY FLOW

43. I have reviewed the documents produced by the fourteen banks including the account statements for the 131 bank accounts that received deposits from the 116 merchant accounts opened through First Data, Elavon and BBVA Compass. Below is a chart that I created which identifies the merchant accounts opened through First Data, Elavon and BBVA Compass with their assigned merchant identifier number, the gross sales for each merchant account and the bank account holder(s) that received deposits from the merchant account. Occasionally, the bank account for where funds were deposited was changed, resulting in multiple bank account holders receiving deposits from one merchant account.

Merchant Account	Merchant Identifier	Gross Sales	Bank Account Holder Receiving Merchant Deposits
ACM	267309177884	\$697,344.70	Hometown Homebuyers, LLC
ACM	481311323994	\$127,823.45	Hometown Homebuyers, LLC
Adele Services	267311231885	\$28,886.34	SVT Services, LLC
Advanced Global Tech	267375002883	\$1,348.54	IHC Trade LLC
AEI	481312262993	\$18,213.20	IHC Trade LLC
Albion Group	481702497993	\$9,538.92	Parts Imports LLC
Alpha Cell	267310733881	\$16,130.28	HDPL Trade LLC
ALS	267302832881	\$711,337.62	Hometown Homebuyers, LLC

Merchant Account	Merchant Identifier	Gross Sales	Bank Account Holder Receiving Merchant Deposits
ALS	481311131991	\$99,263.95	API Trade, LLC CMG Global, LLC Hometown Homebuyers, LLC New World Enterprizes, LLC
ALS LLC	8009971311	\$107,113	Hometown Homebuyers, LLC
BEI	267665163882	\$33,422.90	IHC Trade LLC
BIT	267306270880	\$102,617.30	Hometown Homebuyers, LLC
BIT	481311237996	\$133,260.65	Hometown Homebuyers, LLC SMI Imports, LLC
BusinessWorks	267302270884		Hometown Homebuyers, LLC
Center Company	267687653886	\$161,876.90	Parts Imports LLC
Centr Limited	267685028883	\$197,482.37	Bend Transfer Services, LLC B-Texas European, LLC
Centrum Group	267311150887	\$11,665.93	SVT Services, LLC
CFM	267961690885	\$369,066.76	Hometown Homebuyers, LLC MZ Services, LLC
CFM	481310452992		Hometown Homebuyers, LLC MZ Services, LLC
COS	267602243888	\$60,681.60	API Trade, LLC Parts Imports LLC SMI Imports, LLC
COS	481311985990	\$42,747.60	Parts Imports LLC
Data Services	267687927884	\$104,752.95	IHC Trade LLC
Den Enterprises	481312797998	\$269,809.30	B-Texas European, LLC Confident Incorporation
Dgen	267614312887	\$197,107.62	Hometown Homebuyers, LLC
Don Partners	267647793889	\$76,173.45	IHC Trade LLC
DwellTech			MZ Services, LLC
Edge	267684124881	\$191,009.00	Parts Imports LLC

Merchant Account	Merchant Identifier	Gross Sales	Bank Account Holder Receiving Merchant Deposits
ESTA	267671740889	\$49,393.05	Parts Imports LLC
Eureka	267644740883	\$59,279.05	Hometown Homebuyers, LLC
Extra Path	267966266889	\$12,542.94	IAS Group LLC
Extra Path	220892084	\$51,483.00	Hometown Homebuyers, LLC
Extra Path	220892122	\$42,718.00	Hometown Homebuyers, LLC
Form Limited	267683481886	\$136,796.00	Parts Imports LLC
Foto Fast	267961175887		Hometown Homebuyers, LLC MZ Services, LLC
Gamma	267687772884	\$153,375.75	Parts Imports LLC
GFDL	267310930883	\$13,512.56	B-Texas European, LLC
GLOBO	267310692889	\$14,033.70	SVT Services, LLC
Green Stone	267965070886	\$12,442.09	HDPL Trade LLC
Harry Dean	267507330889	\$212,603.20	Hometown Homebuyers, LLC
HBS	267616772880	\$437,167.45	Parts Imports LLC
Home Port	267645607883	\$113,200.65	IHC Trade LLC
Homebase	267645845889	\$112,295.90	IHC Trade LLC
ICH Services	481312789995	\$91,651.05	IHC Trade LLC
IHS	267508838880	\$59,979.45	SMI Imports, LLC
IHS	481311911996	\$23,972.90	ARA Auto Parts Trading LLC Parts Imports LLC SMI Imports, LLC
Image Company	267942720884	\$130,145.85	IHC Trade LLC
Image Services	267943112883	\$71,026.65	B-Texas European, LLC
IPS	267308711881	\$451,711.53	Hometown Homebuyers, LLC
IPS	481311303996	\$125,892.85	Hometown Homebuyers, LLC Parts Imports LLC
ISSO	267684291888	\$195,641.95	Parts Imports LLC

Merchant Account	Merchant Identifier	Gross Sales	Bank Account Holder Receiving Merchant Deposits
IVA	267601585883	\$60,601.00	Parts Imports LLC
Lang Group	267311081884	\$11,855.16	IHC Trade LLC
Light Flow	267310635888	\$12,362.61	Parts Imports LLC
Link Group	267942565883	\$130,196.85	IHC Trade LLC
Link Services	267683345883	\$172,863.65	B-Texas European, LLC IHC Trade LLC
List Services	267687914882	\$12,152.45	IHC Trade LLC
Mark Silver	267311530880	\$16,223.52	HDPL Trade LLC
MARX	267943610886	\$3,086.40	IHC Trade LLC
Mera	267942928883	\$131,417.55	IHC Trade LLC
MFG	267507748882	\$41,393.75	Bend Transfer Services, LLC SMI Imports, LLC
Name Services	267683373885	\$26,144.60	IHC Trade LLC SVT Services, LLC
NETT	267311185883	\$14,137.76	SVT Services, LLC
New Eight	267966919883	\$12,056.73	IAS Group LLC
Office Development	267942975884	\$91,183.50	IHC Trade LLC
Office Services	267671341886	\$75,385.15	IHC Trade LLC
OM Extra	267965813889	\$1,154.80	HDPL Trade LLC
ONE	481312347992	\$5,016.60	CMG Global, LLC New World Enterprizes, LLC
Online Group	481313137996	\$232,841.95	Parts Imports LLC SVT Services, LLC
PHP	481312363999	\$18.50	IHC Trade LLC New World Enterprizes, LLC
Prc Services	267311307883	\$11,581.26	IHC Trade LLC
Presi	481702494990	\$15,133.47	Bend Transfer Services, LLC
Rasna	267680363889	\$76,561.63	Bend Transfer Services, LLC

Merchant Account	Merchant Identifier	Gross Sales	Bank Account Holder Receiving Merchant Deposits
RSIPartners	267913640889		MZ Services, LLC
RSIPartners	481309131995		Hometown Homebuyers, LLC MZ Services, LLC
RSS Inc.	8006717311	\$149,321.00	Hometown Homebuyers, LLC MZ Services, LLC
Safeworks	267999860880		Hometown Homebuyers, LLC
Search Company	267683507888	\$12,769.75	IHC Trade LLC
Search Group	267689321888	\$12,133.15	Hometown Homebuyers, LLC
Search Management	267685133881	\$112,759.50	IHC Trade LLC
Search Services	267670759880	\$51,535.45	IHC Trade LLC
SFR	481312104997	\$33,343.20	Parts Imports LLC
Sigma	267689038888	\$145,156.00	Parts Imports LLC
Site Group	267689007883	\$12,187.40	IHC Trade LLC
Site Management	267671673882	\$1,273.55	Parts Imports LLC
Site Services	267672845885	\$147,066.15	Parts Imports LLC
Site Services	267675139880	\$0.00	Parts Imports LLC
Source Limited	267943563887	\$129,109.60	IHC Trade LLC
Standard Six	267966442886	\$364.75	HDPL Trade LLC
SYS	481312391990	\$19.20	Parts Imports LLC
SYS INC	8011428284	\$234,772.00	CBTC, LLC Parts Imports LLC
System Development	267671124886	\$214,762.35	Hometown Homebuyers, LLC IHC Trade LLC
Terra	267671118888	\$78,249.05	IHC Trade LLC
THQ	267509309881	\$52,081.20	CBTC, LLC CMG Global, LLC IHC Trade LLC

Merchant Account	Merchant Identifier	Gross Sales	Bank Account Holder Receiving Merchant Deposits
THQ	481311920997	\$43,031.80	Bend Transfer Services, LLC CMG Global, LLC
TIMO	267311010883	\$14,791.01	HDPL Trade LLC
TLC	267506003883	\$47,587.00	B-Texas European, LLC
TLC	481311811991	\$40,721.50	B-Texas European, LLC
TLC Inc.	8010933805	\$0.00	B-Texas European, LLC
Union Green	267308476881	\$167,848.30	Hometown Homebuyers, LLC
United Services	267943468889	\$15,494.00	IHC Trade LLC
WELLE	267311449883	\$13,013.19	Parts Imports LLC
Will Services	481313134993	\$36,348.50	Bend Transfer Services, LLC
World Trade	481312793997	\$247,867.05	IAS Group LLC IHC Trade LLC
World Wide Services	267647187884	\$75,360.55	IHC Trade LLC
YES	481312276993	\$4,217.60	CMG Global, LLC New World Enterprizes, LLC

44. After the funds from the merchant accounts were deposited into the bank accounts, the account holders wire transferred a majority of the merchant deposits to bank accounts held at overseas banks in Bulgaria, Cyprus, Estonia, Latvia, Lithuania and Krygyzstan. I have created the below chart which details the wire transfer sender and recipient, the location of the wire transfer recipient's bank and the total amount sent to the recipient.

Wire Transfer Sender	Wire Transfer Recipient	Location of Recipient's Bank	Amount Sent
Bend Transfer Services, LLC Confident Incorporation HDPL Trade LLC Hometown Homebuyers, LLC IHC Trade LLC Parts Imports LLC SVT Services, LLC	Infort LLC	Cyprus	\$3,842,531
Hometown Homebuyers, LLC New World Enterprizes, LLC SMI Imports, LLC	Treadwest Development Corp.	Lithuania	\$1,358,451
Hometown Homebuyers, LLC MZ Services, LLC	Netrobart Group Inc.	Lithuania	\$306,612
ARA Auto Parts Trading LLC IHC Trade LLC Parts Imports LLC	Inowest Enterprises	Kyrgyzstan	\$270,672
Hometown Homebuyers, LLC	Chalova International Inc.	Cyprus	\$102,743
SMI Imports, LLC	Inowest Enterprises	Bulgaria	\$99,594
Bend Transfer Services, LLC CBTC, LLC	Elacont Ventures Corp.	Estonia	\$63,419
MZ Services, LLC	Exolut LLP	Latvia	\$24,065
MZ Services, LLC	Expo Forwarding SA	Latvia	\$7348
	TOTAL		\$6,075,435

Two bank account holders received money from the merchant accounts, but did not transfer the money to overseas bank accounts. Instead, CMG Global, LLC and B-Texas European, LLC transferred a majority of the money they received from the merchant accounts to a bank account held in the name of Money Cashing Defendant Hometown Homebuyers, LLC. Hometown Homebuyers, LLC then proceeded to transfer the money overseas as shown in the above chart.

In total, from as early as January 13, 2006, at least \$6,075,435 was wire transferred by Money Cashing Defendants to bank accounts held in overseas banks located in Bulgaria, Cyprus, Estonia, Latvia, Lithuania and Kyrgyzstan. These funds appear to entirely consist of deposits from merchant accounts opened through First Data, Elavon and BBVA Compass as part of the unauthorized charging scheme. In addition to the above totals, Money Cashing Defendant IAS Group LLC sent six international wire transfers totaling \$37,313 from one of its bank accounts to an unknown overseas bank account.

MONEY MULE HIRING EMAILS

45. On or about March 13, 2009, I accessed the publicly available website www.autopartsint.com from a computer located at the FTC's business address in Chicago, Illinois. Attached hereto as **McKenney Att. J** is a true and correct printout of relevant pages from the website www.autopartsint.com as printed on March 13, 2009. The phone number, 325-202-3018, which was paid for with a Bank of America issued debit card ending in 5755, had its voice-mail messages forwarded to the e-mail address support@autopartsint.com (*supra* ¶ 28.c). The website was titled "Auto Parts International, Ltd." and it described the company as an "independent importer and distributor of original equipment and quality aftermarket replacement parts for world-famous Audi, BMW, Mercedes and Porsche. Our company was established in 1996." and, "Future - Plans include progressive expansion into the United States car parts market." The "Contact Us" page listed Auto Parts International, Ltd.'s headquarters as 25 Old Broad Street, London EC2N 1HN, United Kingdom.

46. During the course of the investigation, I conducted internet searches on the website www.autopartsint.com and discovered a Russian language website, http://world.lib.ru/k/kamyshnikov_s_g/ffffdddshshshshshsh.shtml, that specifically referenced

the website www.autopartint.com. I used Google's Language Tools program to translate the web page's Russian text to English. Attached hereto as **McKenney Att. K** is a true and correct copy of the Google Language Tools English translation of the Russian language web page, http://world.lib.ru/k/kamyshnikow_s_g/ffffdddddshshshshsh.shtml. According to the English translation, the web page was titled "Playing With the Mafia. The Criminal World of the Internet." The web page contained numerous e-mails received for what appear to be job recruiting scams, which were in turn posted on the web page. The e-mail that referenced autopartsint.com began with an introduction from the manager of "API LTD (UK)" and included the company's website, www.autopartsint.com. According to the English translation, the e-mail explained that the company was looking for people in the United States to receive payments from the company's United States customers because the company itself could not directly receive these payments since it is located in the United Kingdom. The e-mail explained that the employee would receive payments into a bank account, the employee would keep 10% and then transfer the rest to the company.

47. I have located other e-mails similar to the e-mail discussed above in ¶ 46. Attached hereto as **McKenney Att. L** are true and correct copies of e-mail examples of job recruitment e-mails that were posted on Google Groups forum news.admin.net-abuse.sightings. Both e-mail examples that were posted on Google Groups, claimed to be sent from "Alex Moore," representing the companies AcrossWorldFinance Company and UIF-Service Company. The e-mails advertised "New positions for US and EU citizens. International Financial vacancies." The e-mails claim that the company needs to hire a U.S. representative for its position of U.S. Financial Manager to receive payments and then transfer the money to the

company, so it can avoid paying a tax. The e-mails explain that the new employee will keep 5% of the money entering the account and transfer the rest based on the company's instructions.

BUSINESS INCORPORATION RECORDS

48. During the course of the FTC's investigation, I requested and obtained business records for Money Cashing Defendants from the State of New Jersey, the Arizona Corporation Commission, the New York State Department of State, the Pennsylvania Department of State, and the Secretary of States for California, Delaware, Florida, Indiana, Louisiana, Nevada and Texas. Attached hereto as **McKenney Att. M** are true and correct copies of business records obtained from the State of New Jersey, Arizona Corporation Commission, the New York State Department of State, the Pennsylvania Department of State, and the Secretary of States for California, Delaware, Florida, Indiana, Louisiana, Nevada and Texas.

a. The Certificate of Organization for API Trade, LLC was filed with the Pennsylvania Department of State on November 16, 2006. API Trade, LLC's registered office is provided on the Certificate of Organization as 9926 Haldeman Avenue, #45 B, Philadelphia, Pennsylvania 19115. (McKenney Att. M, 1-2);

b. The Certificate of Existence for Bend Transfer Services, LLC obtained from the Nevada Secretary of State detailed that Bend Transfer Services, LLC became a Nevada registered limited liability company on October 5, 2006. Bend Transfer Services, LLC is also a registered Foreign Limited Liability Company with the Oregon Secretary of State. Its principal place of business and registered agent addresses are listed on the Oregon Secretary of State's website as 21285 East Highway 20, #169, Bend, Oregon 97701. (McKenney Att. M, 3);

c. The Certificate of Formation for B-Texas European, LLC was filed with the Texas Secretary of State on October 23, 2006. B-Texas European, LLC's registered office is

provided on the Certificate of Formation as 701 Brazos Street, Suite 1050, Austin, Texas 78701. A Certificate of Termination of a Domestic Entity for B-Texas European, LLC was filed with the Texas Secretary of State on November 18, 2009. (McKenney Att. M, 4-5);

d. The Certificate of Formation for CBTC, LLC was filed with the Delaware Secretary of State on February 14, 2007. CBTC, LLC's registered office is provided on the Certificate of Formation as 151 Evergreen Drive, Dover, Delaware 19901. (McKenney Att. M, 6-7);

e. The Certificate of Organization for CMG Global, LLC was filed with the Pennsylvania Department of State on April 26, 2006. CMG Global, LLC's registered office is provided on the Certificate of Organization as 7400 Roosevelt Boulevard, #52602, Philadelphia, Pennsylvania 19115. (McKenney Att. M, 8-9);

f. The Articles of Incorporation for Confident Incorporation was filed with the California Secretary of State on March 22, 2002. The Statement by Domestic Stock Corporation for Confident Incorporation lists its registered office as 17800 Castleton Street, #386, City of Industry, California 91748. (McKenney Att. M, 10-11);

g. The Certificate of Organization for HDPL Trade LLC was filed with the Pennsylvania Department of State on March 24, 2008. HDPL Trade LLC's registered office is provided on the Certificate of Organization as 1143 Northern Boulevard, #263, Clarks Summit, Pennsylvania 18411. (McKenney Att. M, 12-13);

h. The Articles of Organization for Hometown Homebuyers, LLC was filed with the Texas Secretary of State on September 9, 2002. Hometown Homebuyers, LLC's registered office is provided on the Articles of Organization as 413 East Highway 121, Lewisville, Texas 75057. (McKenney Att. M, 14-15);

i. The Articles of Organization for IAS Group LLC was filed with the California Secretary of State on March 3, 2008. IAS Group LLC's registered office is provided on the Articles of Organization as 5348 Vegas Drive, Las Vegas, Nevada 89108. (McKenney Att. M, 16);

j. The Articles of Organization for IHC Trade LLC was filed with the New York State Department of State on March 14, 2007. IHC Trade LLC's registered office is provided on the Articles of Organization as 5823 North Burdick Street, East Syracuse, New York 13057. (McKenney Att. M, 17-19);

k. The Articles of Organization for MZ Services, LLC was filed with the Arizona Corporation Commission on December 6, 2004. MZ Services, LLC's registered office is provided on the Articles of Organization as 2910 North Casa Tomas Court, Phoenix, Arizona 85016. (McKenney Att. M, 20-21);

l. The Certificate of Formation for New World Enterprizes, LLC was filed with the State of New Jersey on May 18, 2005. New World Enterprizes, LLC's registered office is provided on the Certificate of Formation as 115 Magnolia Avenue, Apartment 10, Jersey City, New Jersey 07306. Its registered office was changed to 504 Florida Grove Road, Keasbey, New Jersey 08832, according to the Annual Report that was filed on February 20, 2007. (McKenney Att. M, 22-25);

m. The Articles of Organization and Initial Report for Parts Imports LLC were filed with the Louisiana Secretary of State on November 7, 2006. Parts Imports LLC's registered office is provided on the Initial Report as 617 Elm Drive, Bogalusa, Louisiana 70427. (McKenney Att. M, 26-28);

n. The Articles of Organization for SMI Imports, LLC was filed with the Florida Secretary of State on November 2, 2006. SMI Imports, LLC's registered office is provided on the Articles of Organization as 2329 North Tamiami Trail, Apartment #10, Sarasota, Florida 34234. (McKenney Att. M, 29-30); and,

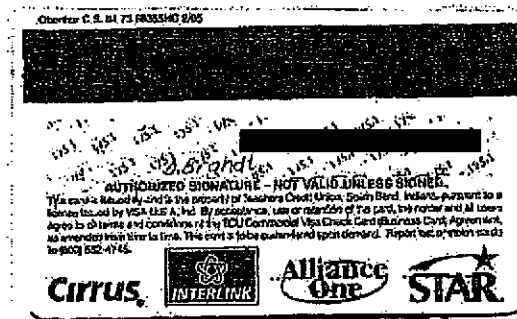
o. The Articles of Organization for SVT Services, LLC was filed with the New York State Department of State on February 26, 2008. SVT Services, LLC's registered office is provided on the Articles of Organization as 800 East 13th Street, Apartment K, Brooklyn, New York 11230. (McKenney Att. M, 31-33).

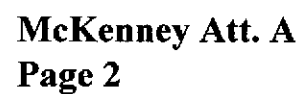
I declare under penalty of perjury that the foregoing is true and correct.

Executed on March 4, 2010


Douglas M. McKenney

ATT. A



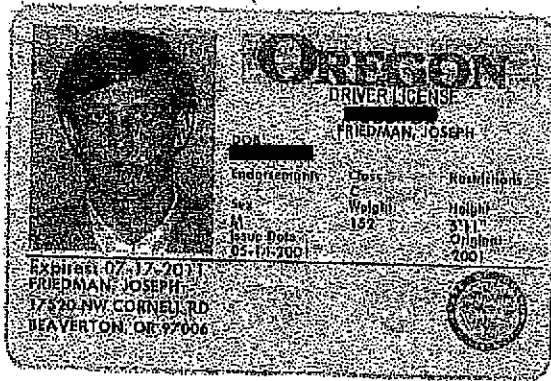


ATT. B

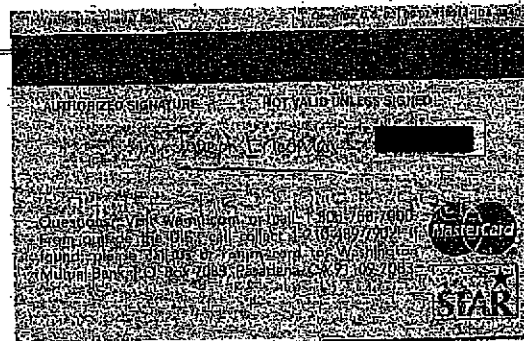
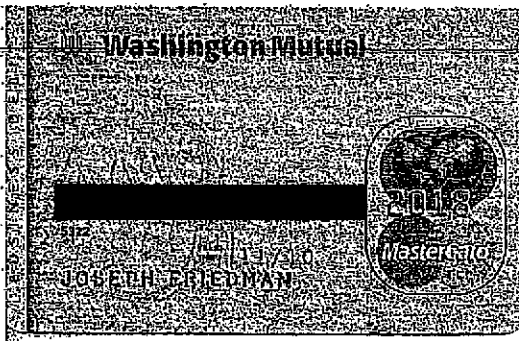
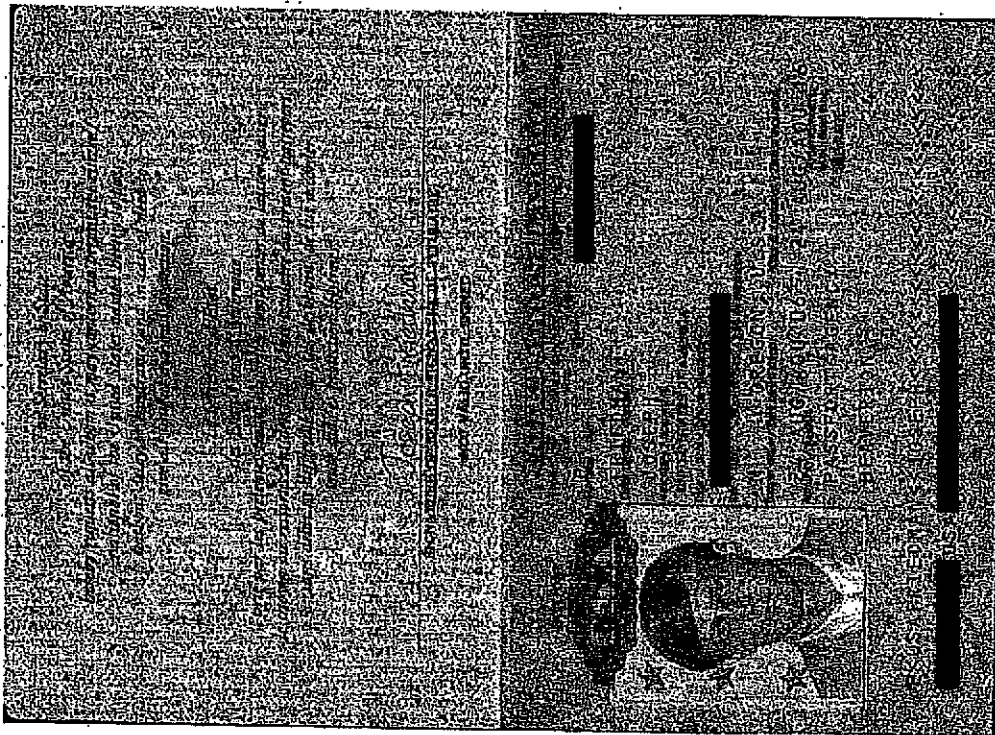
To: [] Page 4 of 4

2008-01-14 15:37:26 (GMT)

From: FAX MESSAGE



26 years



McKenney Att. B

ATT. C

United States Postal Service®

Application for Delivery of Mail Through Agent

See Privacy Act Statement on Reverse

1. Date

August 03, 2007

In consideration of delivery of my or our (firm) mail to the agent named below, the addressee and agent agree: (1) the addressee or the agent must not file a change of address order with the Postal Service™ upon termination of the agency relationship; (2) the transfer of mail to another address is the responsibility of the addressee and the agent; (3) all mail delivered to the agency under this authorization must be prepaid with new postage when redeposited in the mails; (4) upon request the agent must provide to the Postal Service all addresses to which the agency transfers mail; and (5) when any information required on this form changes or becomes obsolete, the addressee(s) must file a revised application with the Commercial Mail Receiving Agency (CMRA).

NOTE: The applicant must execute this form in duplicate in the presence of the agent, his or her authorized employee, or a notary public. The agent provides the original completed signed PS Form 1583 to the Postal Service and retains a duplicate completed signed copy at the CMRA business location. The CMRA copy of PS Form PS 1583 must at all times be available for examination by the postmaster (or designee) and the Postal Inspection Service. The addressee and the agent agree to comply with all applicable Postal Service rules and regulations relative to delivery of mail through an agent. Failure to comply will subject the agency to withholding of mail from delivery until corrective action is taken.

This application may be subject to verification procedures by the Postal Service to confirm that the applicant resides or conducts business at the home or business address listed in boxes 7 or 10, and that the identification listed in box 8 is valid.

2. Name in Which Applicant's Mail Will Be Received for Delivery to Agent. (Complete a separate PS Form 1583 for EACH applicant. Spouses may complete and sign one PS Form 1583. Two items of valid identification apply to each spouse. Include dissimilar information for either spouse in appropriate box.)

David Brandt

3a. Address to be Used for Delivery (Include PMB or # sign.)

14525 SW Millikan #46538

3b. City

Beaverton

3c. State

OR

3d. ZIP + 4®

97005-2343

4. Applicant authorizes delivery to and in care of:

a. Name

Earth Class Mail Corp.

b. Address (No.,

street, apt./ste. no.) 14525 SW Millikan #101

c. City

Beaverton

d. State

OR

e. ZIP + 4

97005-2343

6. Name of Applicant

David Brandt

8. Two types of identification are required. One must contain a photograph of the addressee(s). Social Security cards, credit cards, and birth certificates are unacceptable as identification. The agent must write in identifying information. Subject to verification.

a. Valid Driver's License DVLA

b. Passport passport agency london

Acceptable identification includes: valid driver's license or state non-driver's identification card; armed forces, government, university, or recognized corporate identification card; passport, alien registration card or certificate of naturalization; current lease, mortgage or Deed of Trust; voter or vehicle registration card; or a home or vehicle insurance policy. A photocopy of your identification may be retained by agent for verification.

5. This authorization is extended to include restricted delivery mail for the undersigned(s):

Yes

7a. Applicant Home Address (No., street, apt./ste. no.)

343 chingford road

7b. City

london, london, e17 5-ss, UNITED KINGDOM

7c. State

7d. ZIP + 4

7e. Applicant Telephone Number (Include area code)

442076574396

9. Name of Firm or Corporation

10a. Business Address (No., street, apt./ste. no.)

10b. City

10c. State

10d. ZIP + 4

10e. Business Telephone Number (Include area code)

11. Type of Business

12. If applicant is a firm, name each member whose mail is to be delivered. (All names listed must have verifiable identification. A guardian must list the names of minors receiving mail at their delivery address.)

13. If a CORPORATION, Give Names and Addresses of its Officers

14. If business name (corporation or trade name) has been registered, give name of county and state, and date of registration.

Warning: The furnishing of false or misleading information on this form or omission of material information may result in criminal sanctions (including fines and imprisonment) and/or civil sanctions (including multiple damages and civil penalties).

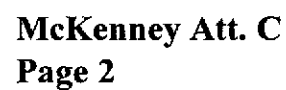
15. Signature of Agent/Notary Public

16. Signature of Applicant (If firm or corporation, application must be signed by officer. Show title.)

D. Brandt

PS Form 1583, December 2004 (Page 1 of 2) (7530-01-000-9365)

This form on Internet at www.usps.com®



ATT. D

United States Postal Service®

Application for Delivery of Mail Through Agent

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1. Date

November 26, 2007

In consideration of delivery of my or our (firm) mail to the agent named below, the addressee and agent agree: (1) the addressee or the agent must not file a change of address order with the Postal Service™ upon termination of the agency relationship; (2) the transfer of mail to another address is the responsibility of the addressee and the agent; (3) all mail delivered to the agency under this authorization must be prepaid with new postage when redeposited in the mails; (4) upon request the agent must provide to the Postal Service all addresses to which the agency transfers mail; and (5) when any information required on this form changes or becomes obsolete, the addressee(s) must file a revised application with the Commercial Mail Receiving Agency (CMRA).

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This application may be subject to verification procedures by the Postal Service to confirm that the applicant resides or conducts business at the home or business address listed in boxes 7 or 10, and that the identification listed in box 8 is valid.

2. Name in Which Applicant's Mail Will Be Received for Delivery to Agent.
(Complete a separate PS Form 1583 for EACH applicant. Spouses may complete and sign one PS Form 1583. Two items of valid identification apply to each spouse. Include dissimilar information for either spouse in appropriate box.)

Joseph Friedman

4. Applicant authorizes delivery to and in care of:

a. Name

Earth Class Mail Corp.

b. Address (No., street, apt./ste. no.)

14525 SW Millikan #101

c. City

Beaverton

d. State

OR

e. ZIP + 4

97005-2343

5. Name of Applicant

Joseph Friedman

8. Two types of identification are required. One must contain a photograph of the addressee(s). Social Security cards, credit cards, and birth certificates are unacceptable as identification. The agent must write in identifying information. Subject to verification.

a. Driver's license DVLA

b. Passport UKPA

Acceptable identification includes: valid driver's license or state non-driver's identification card; armed forces, government, university, or recognized corporate identification card; passport, alien registration card or certificate of naturalization; current lease, mortgage or Deed of Trust; voter or vehicle registration card; or a home or vehicle insurance policy. A photocopy of your identification may be retained by agent for verification.

12. If applicant is a firm, name each member whose mail is to be delivered. (All names listed must have verifiable identification. A guardian must list the names of minors receiving mail at their delivery address.)

13. If a CORPORATION, Give Names and Addresses of Its Officers

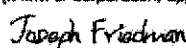
14. If business name (corporation or trade name) has been registered, give name of county and state, and date of registration.

Warning: The furnishing of false or misleading information on this form or omission of material information may result in criminal sanctions (including fines and imprisonment) and/or civil sanctions (including multiple damages and civil penalties).

15. Signature of Agent/Notary Public

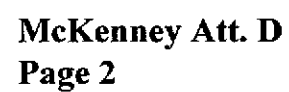


16. Signature of Applicant (If firm or corporation, application must be signed by officer. Show title.)



PS Form 1583, December 2004 (Page 1 of 2) (7530-01-000-9365)

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- SmartMedia Cards
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- External Hard Drives
- MP3/MP4 Players
- Card Readers, Writers, Adapters
- Mobile Device Memory
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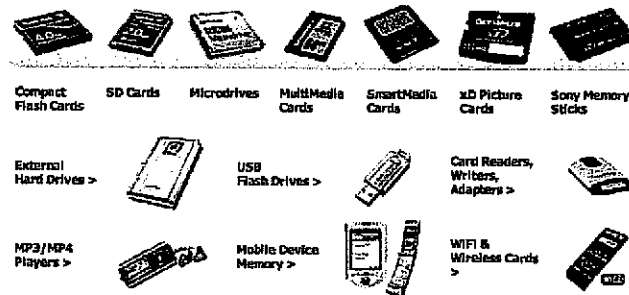
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Shipping Info: We offer a wide range of shipping options to meet your order needs. We ship using DHL, USPS and FedEx. Our excellent customer service and reputation allows us to deliver your memory on time with no hidden delivery charges and no extra fees. We guarantee same-day shipping before 5:30PM CST on most orders ordered EXPRESS OVERNIGHT. Orders that are received by 7:00PM CST are normally shipped the next business day. This does not include weekends or holidays.

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- SmartMedia Cards
- USB Flash Drives
- External Hard Drives
- MP3/MP4 Players
- Card Readers, Writers, Adapters
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All Returns for refund must be received within 30 days of the purchase date and must be accompanied by a copy of the original receipt (email confirmations or Internet order copies will not be accepted) as well as either an RMA number provided by an authorized worldtradeconnect.com employee or a completed Quick RMA form obtained from our website. RMAs are valid for 7 days from date of issue and must be received within that time.

Returns must be securely packaged, prepaid and shipped via a secure carrier. worldtradeconnect.com is not responsible for packages lost or damaged while in transit to us.

All returns for refund must be received in resalable condition and must be accompanied by the original packing material, manuals and any other accessories provided with the original delivery.

Packages refused at the time of delivery will be considered non-defective returns and are subject to a 15% restocking fee and all incurred shipping charges regardless of the method used to order the product.

Shipping and handling fees are not refundable for any reason.

All returns of defective or working merchandise may be repaired, replaced or refunded at the discretion of worldtradeconnect.com's management.

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- xD Picture Cards
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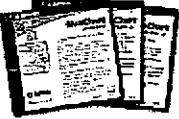
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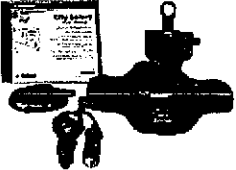
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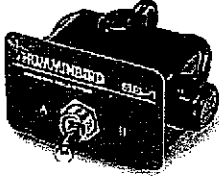
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BY RAFAEL A. OLMEDA DAILY NEWS STAFF WRITER

Monday, September 13th 1999, 2:34AM

Part of an occasional series about the impact of volunteers in and from the Bronx.

A handful of volunteers are hoping to let the city's shelters know who their friends are.

Using an Internet Web site, the Bronx-based Adele Organization wants to link city shelters with people who are willing to help.

"This organization is twofold," said Adele Organization President Diane Cerino of Morris Park. "We hope it links the shelter systems on the Internet so that there will be some sort of communication between them."

She said the second, larger goal is to help meet the needs of children in city shelters. To do that, the Adele Organization identifies their needs, then offers parents resources to meet those needs.

One campaign has the Adele Organization buying educational packages and hygiene packages that parents can present on their children's birthdays.

"We want to help build the bond between parent and child," Cerino said.

Cerino and her friends volunteer for the Adele Organization, which is named after Cerino's late mother. For seven years, they have collected Christmas toys from generous neighbors and distributed them at shelters for the homeless.

Developing the Web site and expanding the group's goals to encompass the year fell to Cerino's friend, Jennifer Geros.

"There are a million organizations out there, but most people only know the major ones," said Geros. "We're here to help the others."

Now, instead of collecting toys from friends once a year, the Adele Organization is seeking financial donations year-round to pay for the educational and health packages.

The organization received its tax-exempt status last week and is in the early stages of planning its first fund-raiser, Cerino said.

Board members include Assemblyman Jeffrey Klein (D-Pelham Parkway) and John Fratta, district manager of Community Board 11.

"Diane Cerino wants to do something for an underserved population homeless children in the Bronx," Klein said. "I think she takes philanthropy to new heights."

The Web site called eWish.org has been running since February. When completed, it will feature pickup and dropoff points for donations, as well as a message board where shelters can publicize their needs.

"Sometimes shelters can meet each other's needs," Cerino said. "There are times when a shelter has excess furniture or clothing but no storage space. They can help a shelter that needs those items."

By keeping tabs on children's needs at different shelters, Cerino hopes the shelters can have their needs met without attracting attention to themselves.

"Shelters are designed to be quiet and nondescript," said Cerino. "By our publicizing the pickup and dropoff points, individuals and corporations can have involvement without anyone having to know where the shelters are."

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ABOUT US

Auto Parts International is an independent importer and distributor of original equipment and quality aftermarket replacement parts for world-famous Audi, BMW, Mercedes and Porsche.

Our company was established in 1996. Its headquarters are located in London and nowadays the company possesses branch locations in UK and Germany. We are a wholesale only distributor and we sell our products to retailers only, who in their turn sell them to the ultimate user. Auto Parts International is a fast growing company, with a current turnover exceeding 20 million funds per annum, currently employing staff of 250 people. Combined with over 10000 square meters of warehousing facility, Auto Parts International has established itself as a key distributor of automotive spare parts in the UK market. Our warehouse is always fully stocked and our team is standing by to provide our customers with the highest quality service possible because we carry the premium quality auto parts.

Our counter sales staff is certified by Auto International Association as import parts specialists. The keys to Auto Parts International success are not a secret and they are: premium quality, competitive pricing and unsurpassed customer service. Because of the direct purchase nature, we have maintained a very good price factor and logistic control.

Locations

There are currently 12 outlets including Wembley distribution, with additional regional branches nationwide in Bristol, Birmingham, Chessington, East London, Glasgow, Leeds, Manchester, Newcastle, Belfast, SE London and Southampton.

Future

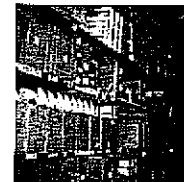
Plans include progressive expansion into the United States car parts market as well as the opening of many additional branches during the coming year.

Benefits

Seriously progressive company with major expansion plans already on-line with great career opportunities nationwide.

Also renowned for excellent remuneration's and fast career progression with ongoing staff training and advantages of a modern working environment.


We look forward to serving all your auto parts needs.


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<http://www.autopartsint.com/partners.html>

**AUTO PARTS INTERNATIONAL LTD**

Auto Parts International -
wholesale auto parts



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PARTNERS PORTAL

Partner Login

Please enter your user name and password to gain entry to your unique partner view.

User Name:

Password:

Password reset

Enter your e-mail address and we will generate a new password, and mail it to you.

E-mail:

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For more information please order print catalogue or log-in partners area.

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CONTACT US

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London EC2N 1HN
United Kingdom

Hours
Mon-Fri 9:00am-04:30pm (CET)

Tel: +44-20-787-11758
Tel/Fax: +44-20-750-48308
Email: support@autopartsint.com

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ATT. K

Playing With the Mafia. The Criminal World of the Internet

"I -....., Manager API LTD (UK) (our website at [www. Autopartsint. Com](http://www.Autopartsint.Com)) We send parts of the UK in the USA. We need people in the USA to receive payments on current account, as our Partners in the USA can send payments only through the ACH (kind of bank transfer, only for the USA), so account in the UK we are unable to receive these payments. We pay 10% of the profits. The first month or two will get about \$ 1500 a week, then we will increase the volume. The last 3 years we work with people from the USA, receives about \$ 500 a week. Now we are expanding our business and not to "put your eggs in one basket", take one more person. Attachment No we do not demand that we only need your time. How it all works: sign a standard contract, then we will open for you company (LLC) in USA via the Internet, it take 2-14 days depending on the state, then have to be open bank account on the company, then will do ACH transfers.

Every Monday we will send the calculation, under which you will need:

- a) write out a check (10%), it is your earnings;
- b) send us a bank transfer (90%).

Also you will need to resolve issues with the bank, if they occur, in order to receive your transfer smoothly. From us you can get documented in the form invoices for all payments that you may need for the bank. I want to note that for the supply of spare parts you do not incur any liability, your task is to ensure the receiving and sending funds.

Communication will hold me personally by email or phone in the UK. I am a professional, the whole scheme is worked out for years in all phases of I give clear instructions, you need only once a day to check e - mail. To this e - mail enclosing schema import, an example of deposits to your account. Ready to answer all your questions."

Google Translation of the web page:

http://world.lib.ru/k/kamyshnikov_s_g/ffffdddddshshshshshsh.shtml

McKenney Att. K

ATT. L

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AcrossWorldFinance

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[88.246.63.112] (acrossworldfinance.biz - benchmarkemail.com) New positions for US and EU citizens. International Financial vacancies.

Options

1 message - [Collapse all](#)TomezNet [View profile](#)[More options](#) Sep 7 2006, 12:01 pm

Received From:
IP 88.246.63.112 dsl88-246-16240.ttnet.net.tr
(at ns2.ttnet.net.tr / turktelekom.com.tr / telekom.gov.tr)

Spamvert:
acrossworldfinance.biz IP N/A

[www.benchmarkemail.com](#) IP 70.85.77.100
(at NS2.THEPLANET.COM)

More info below:
=====

X-SID-PRA: Alex Moore, AcrossWorldFinance Company
<qpd...@stereosociety.com>
X-SID-Result: TempError
X-Message-Info: bf49IGdW40d3VTEglMy3gDvomQK1pQY7V/Lb4XHYhc=
Received: from tomts26-srv.bellnexia.net ([209.226.175.189]) by
bay0-pamc1-f7.bay0.hotmail.com with Microsoft SMTPSVC(6.0.3790.2444);
Tue, 5 Sep 2006 04:30:34 -0700
Received: from [MUNGED]
by toip6.bellnexia.net with ESMTP; 05 Sep 2006 07:30:26 -0400
Received: (qmail 20176 invoked by uid 110); 5 Sep 2006 07:30:25 -0400
Delivered-To: [MUNGED]
Received: (qmail 20171 invoked from network); 5 Sep 2006 07:30:24 -0400
Received: from dsl88-246-16240.ttnet.net.tr (88.246.63.112)
by [MUNGED] with SMTP; 5 Sep 2006 07:30:24 -0400
Received: from ssnczp.er ([88.246.46.96]) by
dsl88-246-16240.ttnet.net.tr with Microsoft SMTPSVC(6.0.3790.0); Tue, 5
Sep 2006 14:29:52 +0300
Message-ID: <000801c6d0de\$9abfb56a\$602ef658@ssnczp.er>
From: "Alex Moore, AcrossWorldFinance Company"
<qpd...@stereosociety.com>
To: [MUNGED]
Subject: New positions for US and EU citizens. International Financial
vacancies.
Date: Tue, 5 Sep 2006 14:23:50 +0300
MIME-Version: 1.0
Content-Type: text/plain;
format=flowed;
charset="Windows-1252";
reply-type=original
Content-Transfer-Encoding: 7bit
X-Priority: 3
X-MSMail-Priority: Normal
X-Mailer: Microsoft Outlook Express 6.00.2900.2180
X-MimeOLE: Produced By Microsoft MimeOLE V6.00.2900.2180
Return-Path: qpd...@stereosociety.com
X-OriginalArrivalTime: 05 Sep 2006 11:30:34.0592 (UTC)

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Let Us End Your Junk Mail Now By
Removing You From Mailing Lists
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[See your message here...](#)

FILETIME=[B3E27E00:01C6D0DE]

Hello,

My name is Alex Moore, and I'm the hiring manager in AcrossWorldFinance

Company. You can find more about our company at

www.acrossworldfinance.biz

Our company offers wide range of international financial services. We are

working for over than 5 years in the Europe and USA. We have excellent reputation, wide partners and clients network, and big plans.

We want to offer you our position of US or European Financial Manager.

Please, visit our website at www.acrossworldfinance.biz for more information.

First, let me explain.

There is a new law in European Union, which says that if a company (we),

receive payment from our customers, we have to pay VAT (Value Added Tax=20%)

from incoming amount. But this law says that if we receive payment from our

employee, we DO NOT pay this tax. So we can save money, give you opportunity

to earn some money, and make our services cheaper. This procedure is 100%

clear and legal.

What do you have from that? - 5% from incoming transfer. As you can see we

can afford that. You get money for every transfer, as soon as it is cleared

in your account. You do not wait for paycheck or monthly salary. You have

part-time and commission-based job. About time you will have to waste - it's

couple of hours per week. You receive information about incoming transfer,

receive it, get instructions where to redirect - and send it. That's all.

Most of the job is done over the Internet.

How much can you earn from that? - it's up to you. Your speed, activity and

responsibility. Average monthly income is US\$1700-2500, or EUR 1500-2000 for

European Managers. If we see that you are active, responsible and trustworthy, we process several projects through you, so you have additional

income and knowledge.

Is it legal? - That's the most important question from our partners.

YES, it

is absolutely legal. Before start, we sign contract, that shows all responsibilities and duties. Every transfer is protected by contracts and

agreements, invoices and all documents. We are not interested in involving

you into any illegal activity. We need long time and profitable partnership.

How can you join us? - please, visit our website, for more information.

There you will find application form - please, fill it, and our managers

will contact you shortly. Direct link is

<http://acrossworldfinance.biz/apply.html>

We hope to hear from you soon.

Good Luck.

P.S. If you want to know where did we find your e-mail information - we have officially purchased E-Mail marketing campaign at www.benchmarkemail.com. Your email should have been in their database.

- END OF SPAM -

See:

IP 88.246.63.112 dsl88-246-16240.ttnet.net.tr

<http://www.moensted.dk/spam?addr=88.246.63.112>

Bad host, no cookie - see <http://njabl.org/lookup?88.246.63.112>

whois, postmaster and abuse@ttnet.net.tr are listed in rfc-ignorant.org database

More ttnet.net.tr sightings:

http://groups.google.com/groups/search?q=ttnet.net.tr+group%3A*abuse&...

inetnum: 88.246.16.0 - 88.246.63.255
netname: TurkTelekom
descr: TT ADSL-meteksan dinamik_aci
country: TR [Turkey]

route: 88.246.0.0/17
descr: TurkTelecom
origin: AS9121
mnt-by: AS9121-MNT
changed: l...@turktelekom.com.tr
changed: l...@telekom.gov.tr
ASN: 9121

ASN Name: TTNNet (TTnet Autonomous System)
Country IP Range: 88.224.0.0 to 88.255.255.255
Country fraud profile: High
<http://www.cidr-report.org/cgi-bin/as-report?as=9121>

34 SBL/ROKSO listings for IPs under the responsibility of ttnet.net.tr
<http://www.spamhaus.org/sbl/listings.lasso?isp=ttnet.net.tr>

See:

acrossworldfinance.biz IP N/A

www.acrossworldfinance.biz has no MX records -> acrossworldfinance.biz has no MX records

See:

<http://rss.unibl.com>

[/nic/MELBOURNE.IT.LTD.D.B.A.INTERNET.NAMES.WORL...](http://nic/MELBOURNE.IT.LTD.D.B.A.INTERNET.NAMES.WORL...)

Let see whois:

Domain Name:	ACROSSWORLDFINANCE.BIZ
Domain ID:	D14476668-BIZ
Sponsoring Registrar:	MELBOURNE.IT.LTD
Sponsoring Registrar IANA ID:	13
Domain Status:	clientTransferProhibited
Registrant ID:	D115741268741222
Registrant Name:	david coorough
Registrant Organization:	david coorough
Registrant Address1:	33378 hwy 190
Registrant City:	springville
Registrant State/Province:	CA
Registrant Postal Code:	93265
Registrant Country:	United States
Registrant Country Code:	US
Registrant Phone Number:	+1.8883240045
Registrant Email:	acrossfin2006@yahoo.com
Administrative Contact ID:	D115741268741220

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news.admin.net-abuse.sightings

"ulf-service.com"

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nanasreport+\$do-not-use-this-addre...@gwalter.demon.co.uk Aug 17 2006, 2:01

jason_m Received: from [213.253.179.6] by openbrick.k Aug 17 2006, 8:04 pm

jason_m Received: from [205.234.187.206] by openbri Aug 17 2006, 10:05 pm

jason_m Received: from [67.19.72.212] by openbrick.k Aug 17 2006, 10:06 pm

nanasreport+\$do-not-use-this-addre...@gwalter.demon.co.uk Aug 19 2006, 3:01

nanasreport+\$do-not-use-this-addre...@gwalter.demon.co.uk Aug 19 2006, 3:01

nanasreport+\$do-not-use-this-addre...@gwalter.demon.co.uk Aug 19 2006, 10:0

nanasreport+\$do-not-use-this-addre...@gwalter.demon.co.uk More options Aug 21

Cc: headers have been removed, and To: headers munged, as have any other addresses belonging to this site (E&OE). HTML has been doctored as follows, to prevent usable hotlinks or rendering in newsreaders that do such things:

1) http:// has been replaced by \$http\$;|

2) < has been replaced by {

3) / has been replaced by |

NB ISPs mentioned below received _unmunged_ copies
ie the munging is only done for posting to NANAS.

Copied to ipowerweb.com for spurious notification

Sender information in original email is forged

Please stop harassing the Internet with your backscatter

See <http://spamlinks.net/prevent-secure-backscatter.htm>

Copied to cinergycom.com for 72.4.10.233

Copied to yahoo.com for www.ulf-service.com (216.39.58.159)

Note: Unsolicited Commercial Email to this address contravenes UK Law,
as does any Commercial Email which conceals the identity of the sender,
or does not provide a valid opt-out address.

Complete Email, with Headers ##
#####

From \$mung...@pop3.mail.demon.net Mon Aug 21 19:10:11 2006

Return-Path: {\$mung...@pop3.mail.demon.net}

Received: from localhost (root@localhost [127.0.0.1])

by jupiter.\$munged\$.demon.co.uk (8.13.1|8.13.1) with ESMTP id k7LIAACU0264

Mon, 21 Aug 2006 19:10:11 +0100

Received: from pop3.demon.co.uk

by localhost with POP3 (fetchmail-6.2.5)

for l.f-email@localhost (by default); Mon, 21 Aug 2006 19:10:11 +0100 (BST)

Received: from punt3.mail.demon.net by mailstore for \$munged\$@\$munged\$.co.uk

id 1GFE8I-2RrGPo-03-9Cq; Mon, 21 Aug 2006 18:04:47 +0000

Received: from [194.217.242.223] (lho=lon1-hub.mail.demon.net)

by punt3.mail.demon.net with lmp id 1GFE8I-2RrGPo-03

for \$munged\$@\$munged\$.co.uk; Mon, 21 Aug 2006 18:04:47 +0000

Received: from [66.235.218.143] (helo=host43.ipowerweb.com)

by lon1-hub.mail.demon.net with esmtp id 1GFE8I-0007eD-8Z

for \$munged\$@\$munged\$.co.uk; Mon, 21 Aug 2006 18:04:47 +0000

Received: from mailnull by host43.ipowerweb.com with local (Exim 4.52)

id 1GFE8j-0004ZH-T6

for \$munged\$@\$munged\$.co.uk; Mon, 21 Aug 2006 11:04:45 -0700

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www.symantec.com

Email Deliverability Tool

ISP Delivery Tracking & Monitoring
Up To 30% Are Blocked by ISPs
www.deliverywatch.com/freetrial

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X-Failed-Recipients: gsave...@isaiah58.com
 Auto-Submitted: auto-generated
 From: Mail Delivery System {Mailer-Dae...@host43.ipowerweb.com}>
 Subject: Mail delivery failed: returning message to sender
 Message-Id: {E1GFE8j-0004ZH...@host43.ipowerweb.com}>
 Date: Mon, 21 Aug 2006 11:04:45 -0700
 X-AntiAbuse: This header was added to track abuse, please include it with any abuse
 X-AntiAbuse: Primary Hostname - host43.ipowerweb.com
 X-AntiAbuse: Original Domain - \$munged\$.co.uk
 X-AntiAbuse: Originator/Caller UID/GID - [47 12] | [47 12]
 X-AntiAbuse: Sender Address Domain -
 X-Source:
 X-Source-Args:
 X-Source-Dir:
 X-Domains: cinergycom.com ipowerweb.com yahoo.com
 To: \$munged\$

This message was created automatically by mail delivery software.

A message that you sent could not be delivered to one or more of its recipients. This is a permanent error. The following address(es) failed:

gsave...@isaiah58.com
 mailbox is full: retry timeout exceeded

----- This is a copy of the message, including all the headers. -----

Return-path: {\$munged\$@\$munged\$.co.uk}>
 Received: from [72.4.10.233] (helo=72-4-10-233.kyol.net)
 by host43.ipowerweb.com with smtp (Exim 4.52)
 id 1GFE8c-0004Wt-HU
 for gsave...@isaiah58.com; Mon, 21 Aug 2006 11:04:39 -0700
 Received: from rzxio.xtans ([72.4.202.196]) by 72-4-10-233.kyol.net with Microsoft
 SMTPSVC(5.0.2195.5329); Mon, 21 Aug 2006 14:04:43 -0400
 Message-ID: {002501c6c54c\$477f9de1\$c4ca0...@rzxio.xtans}>
 From: "Alex Moore, UIF-Service Company" {\$munged\$@\$munged\$.co.uk}>
 To: {gsave...@isaiah58.com}>
 Subject: New positions for US and EU citizens. International Financial vacancies.
 Date: Mon, 21 Aug 2006 14:01:16 -0400
 MIME-Version: 1.0
 Content-Type: text/plain;
 format=flowed;
 charset="Windows-1252";
 reply-type=original
 Content-Transfer-Encoding: 7bit
 X-Priority: 3
 X-MSMail-Priority: Normal
 X-Mailer: Microsoft Outlook Express 6.00.2800.1409
 X-MimeOLE: Produced By Microsoft MimeOLE V6.00.2800.1409
 X-Antivirus-Scanner: Clean mail though you should still use an Antivirus

Hello,

My name is Alex Moore, and I'm the hiring manager in UIF-service company.
 You can find more about our company at www.uif-company.com
 Our company offers wide range of international financial services. We are
 working for over than 5 years in the Europe and USA. We have excellent
 reputation, wide partners and clients network, and big plans.
 We want to offer you our position of US or European Financial Manager.
 Please, visit our website at www.uif-service.com for more information.
 First, let me explain.

There is a new law in European Union, which says that if a company (we),
 receive payment from our customers, we have to pay VAT (Value Added Tax=20%)
 from incoming amount. But this law says that if we receive payment from our
 employee, we DO NOT pay this tax. So we can save money, give you opportunity
 to earn some money, and make our services cheaper. This procedure is 100%
 clear and legal.

2/19/2006 10:26 AM

What do you have from that? - 5% from incoming transfer. As you can see we can afford that. You get money for every transfer, as soon as it is cleared in your account. You do not wait for paycheck or monthly salary. You have part-time and commission-based job. About time you will have to waste - it's couple of hours per week. You receive information about incoming transfer, receive it, get instructions where to redirect - and send it. That's all.

Most of the job is done over the Internet.

How much can you earn from that? - it's up to you. Your speed, activity and responsibility. Average monthly income is US\$1700-2500, or EUR 1500-2000 for European Managers. If we see that you are active, responsible and trustworthy, we process several projects through you, so you have additional income and knowledge.

Is it legal? - That's the most important question from our partners. YES, it is absolutely legal. Before start, we sign contract, that shows all responsibilities and duties. Every transfer is protected by contracts and agreements, invoices and all documents. We are not interested in involving you into any illegal activity. We need long time and profitable partnership.

How can you join us? - please, visit our website, for more information.

There you will find application form - please, fill it, and our managers will contact you shortly. Direct link is <http://ulf-service.com/apply.html>. We hope to hear from you soon.

Good Luck.

P.S. If you want to know where did we find your e-mail information - we have officially purchased E-Mail marketing campaign at www.benchmarkemail.com. Your email should have been in their database.

All postings to news.admin.net-abuse.sightings are unconfirmed and unverified unless stated otherwise by the moderators. All opinions expressed above are considered the opinions of the original poster, not the moderators or their respective employers.

For a copy of the guidelines to this group, see:

<http://www.killfile.org/~tskirvin/nana/>

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Blars Blarson Please delete your spammers account and Aug 21 2006, 3:04 pm

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ATT. M

Entity #: 3688441
 Date Filed: 11/16/2006
 Pedro A. Cortés
 Secretary of the Commonwealth

**PENNSYLVANIA DEPARTMENT OF STATE
 CORPORATION BUREAU**

**Certificate of Organization
 Domestic Limited Liability Company
 (15 Pa.C.S. § 8913)**

Name Sheryl Irons		
Address 5348 Vegas Drive		
City Las Vegas	State Nevada	Zip Code 89108

Document will be returned to the
 name and address you enter to
 the left.

←

Fec: \$125

In compliance with the requirements of 15 Pa.C.S. § 8913 (relating to certificate of organization), the undersigned desiring to organize a limited liability company, hereby certifies that:

1. The name of the limited liability company (*designator is required, i.e., "company", "limited" or "limited liability company" or abbreviation*):
 API Trade, LLC

2. The (a) address of the limited liability company's initial registered office in this Commonwealth or (b) name of its commercial registered office provider and the county of venue is:

(a) Number and Street	City	State	Zip	County
9926 Haldeman Avenue #45 B	Philadelphia	PA	19115	Philadelphia

(b) Name of Commercial Registered Office Provider	County
c/o: Andriy Patyutka	Philadelphia

3. The name and address, including street and number, if any, of each organizer is (*all organizers must sign on page 2*):

Name	Address
Natasha Waite	5348 Vegas Drive Las Vegas NV 89108

PA DEPT. OF STATE

NOV 16 2006

Commonwealth of Pennsylvania
 CERTIFICATE OF ORGANIZATION 3 Page(s)



**McKenney Att. M
 Page 1**

DSCB:15-8913-2

4. ~~Strike out if inapplicable term~~

A member's interest in the company is to be evidenced by a certificate of membership interest.

5. ~~Strike out if inapplicable:~~

Management of the company is vested in a manager or managers.

6. The specified effective date, if any is: _____
month date year hour, if any

7. ~~Strike out if inapplicable:~~ The company is a restricted professional company organized to render the following restricted professional service(s):

8. For additional provisions of the certificate, if any, attach an 8½ x 11 sheet.

IN TESTIMONY WHEREOF, the organizer(s) has (have)
signed this Certificate of Organization this

9 day of November 2006

N. Wank

Signature

Signature

Signature

SECRETARY OF STATE



CERTIFICATE OF EXISTENCE (INCLUDING AMENDMENTS)

I, ROSS MILLER, the duly elected and qualified Nevada Secretary of State, do hereby certify that I am, by the laws of said State, the custodian of the records relating to filings by corporations, non-profit corporations, corporation soles, limited-liability companies, limited partnerships, limited-liability partnerships and business trusts pursuant to Title 7 of the Nevada Revised Statutes which are either presently in a status of good standing or were in good standing for a time period subsequent of 1976 and am the proper officer to execute this certificate.

I further certify that the records of the Nevada Secretary of State, at the date of this certificate, evidence, **BEND TRANSFER SERVICES, LLC.**, as a limited liability company duly organized under the laws of Nevada and existing under and by virtue of the laws of the State of Nevada since October 5, 2006, and is in good standing in this state.

I further certify, that the above limited liability company has Articles of Organization and no amendments on file in this office as of the date of this certificate.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the Great Seal of State, at my office on January 27, 2010.



ROSS MILLER
Secretary of State

Electronic Certificate
Certificate Number: C20100127-0877
You may verify this electronic certificate
online at <http://www.nvsos.gov/>

Secretary of State
P.O. Box 13697
Austin, TX 78711-3697
FAX: 512/463-5709



**Certificate of Formation
Limited Liability Company**

Filed in the Office of the
Secretary of State of Texas
Filing #: 800723726 10/23/2006
Document #: 148685400002
Image Generated Electronically
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Filing Fee: \$300

Article 1 - Entity Name and Type

The filing entity being formed is a limited liability company. The name of the entity is:

B-TEXAS EUROPEAN, LLC

The name of the entity must contain the words "Limited Liability Company" or "Limited Company," or an accepted abbreviation of such terms. The name must not be the same as, deceptively similar to or similar to that of an existing corporate, limited liability company, or limited partnership name on file with the secretary of state. A preliminary check for "name availability" is recommended.

Article 2 - Registered Agent and Registered Office

☒ A. The initial registered agent is an organization (cannot be company named above) by the name of:

**CORPORATION SERVICE COMPANY D/B/A LAWYERS INCORPORATION SERVICE
OR**

☐ B. The initial registered agent is an individual resident of the state whose name is set forth below:

C. The business address of the registered agent and the registered office address is:

Street Address:
**701 BRAZOS STREET
SUITE 1050 AUSTIN TX 78701**

Article 3 - Governing Authority

☐ A. The limited liability company is to be managed by managers.

OR

☒ B. The limited liability company will not have managers. Management of the company is reserved to the members.

The names and addresses of the governing persons are set forth below:

Managing Member 1: **JAMES P SMITH**

Title: **Managing Member**

Address: **8070 COUNTY ROAD 603 BROWNWOOD TX, USA 76801**

Article 4 - Purpose

The purpose for which the company is organized is for the transaction of any and all lawful business for which limited liability companies may be organized under the Texas Business Organizations Code.

Supplemental Provisions / Information

FINANCIAL MANAGEMENT

[The attached addendum, if any, is incorporated herein by reference.]

Organizer

The name and address of the organizer are set forth below.

CORPORATION SERVICE COMPANY 1201 HAYS STREET, TALLAHASSEE, FL 32301

Effectiveness of Filing

☒ A. This document becomes effective when the document is filed by the secretary of state.

OR

☐ B. This document becomes effective at a later date, which is not more than ninety (90) days from the date of its signing. The delayed effective date is:

Execution

The undersigned signs this document subject to the penalties imposed by law for the submission of a materially false or fraudulent instrument.

LAURA R DUNLAP

Signature of Organizer

FILING OFFICE COPY

Delaware

PAGE 1

The First State

I, JEFFREY W. BULLOCK, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY THE ATTACHED ARE TRUE AND CORRECT COPIES OF ALL DOCUMENTS ON FILE OF "CBTC, LLC" AS RECEIVED AND FILED IN THIS OFFICE.

THE FOLLOWING DOCUMENTS HAVE BEEN CERTIFIED:

CERTIFICATE OF FORMATION, FILED THE FOURTEENTH DAY OF FEBRUARY, A.D. 2007, AT 1:50 O'CLOCK P.M.

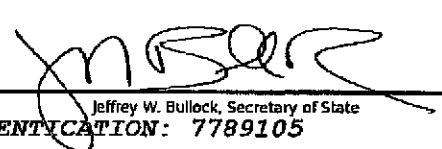
AND I DO HEREBY FURTHER CERTIFY THAT THE AFORESAID CERTIFICATES ARE THE ONLY CERTIFICATES ON RECORD OF THE AFORESAID LIMITED LIABILITY COMPANY, "CBTC, LLC".

4301349 8100H

100071014

You may verify this certificate online
at corp.delaware.gov/authver.shtml




Jeffrey W. Bullock, Secretary of State
AUTHENTICATION: 7789105

DATE: 01-29-10

McKenney Att. M
Page 6

02/14/2007 11:44

7823872685

MILLIONSAVE.COM

PAGE 02

State of Delaware
Secretary of State
Division of Corporations
Delivered 01:50 PM 02/14/2007
FILED 01:50 PM 02/14/2007
SRV 070167844 - 4301349 FILE

STATE of DELAWARE
LIMITED LIABILITY COMPANY
CERTIFICATE of FORMATION

- First: The name of the limited liability company is CBTC, LLC
- Second: The address of its registered office in the State of Delaware is 151 Evergreen Drive in the City of Dover. The name of its Registered agent at such address is Cristina Bogomolova
- Third: (Use this paragraph only if the company is to have a specific effective date of dissolution: "The latest date on which the limited liability company is to dissolve is ____.")
- Fourth: (Insert any other matters the members determine to include herein.)

In Witness Whereof, the undersigned have executed this Certificate of Formation this 14th day of Feb, 2007.

By: N. Waite
Authorized Person(s)

Name: Natasha Waite
Typed or Printed

Entity #: 598020
 Date Filed: 04/26/2006
 Pedro A. Cortés
 Secretary of the Commonwealth

**PENNSYLVANIA DEPARTMENT OF STATE
 CORPORATION BUREAU**

Entity Number

**Certificate of Organization
 Domestic Limited Liability Company
 (15 Pa.C.S. § 8913)**

Name
 INCFILE.COM, LLC

Address
 14027 MEMORIAL DRIVE #110

City	State	Zip Code
HOUSTON	TX	77079

Document will be returned to the
 name and address you enter to
 the left.
 ←

Filed in the Department of State on _____

 Secretary of the Commonwealth

In compliance with the requirements of 15 Pa.C.S. § 8913 (relating to certificate of organization), the undersigned desiring to organize a limited liability company, hereby certifies that:

1. The name of the limited liability company (*designator is required, i.e., "company", "limited" or "limited liability company" or abbreviation*):
 CMG GLOBAL, LLC

2. The (a) address of the limited liability company's initial registered office in this Commonwealth or (b) name of its commercial registered office provider and the county of venue is:

(a) Number and Street	City	State	Zip	County
7400 ROOSEVELT BLVD # 52602	PHILADELPHIA	PA	19115	PHILADELPHIA

(b) Name of Commercial Registered Office Provider _____ County _____
 c/o: _____

3. The name and address, including street and number, if any, of each organizer is (*all organizers must sign on page 2*):

Name	Address
MARSHA SIHA	14027 MEMORIAL DRIVE #110 HOUSTON, TX 77079

Commonwealth of Pennsylvania
 CERTIFICATE OF ORGANIZATION 3 Page(s)

PA DEPT. OF STATE

APR 26 2006



T0612211040

2408192

FILED RSD
In the Office of the Secretary of State
of the State of California

ARTICLES OF INCORPORATION

MAR 22 2002


BILL JONES, Secretary of State

Article I

The name of the corporation is: **Confident Incorporation**

Article II

The purpose of the corporation is to engage in any lawful act or activity for which a corporation may be organized under the General Corporation Law of California other than the banking business, the trust company business or the practice of a profession permitted to be incorporated by the California Corporations Code.

Article III

This corporation is authorized to issue only one class of shares of stock; and the total number of shares which this corporation is authorized to issue is twenty million (20,000,000).


Article IV

The name in the State of California of this corporation's initial agent for service of process is:

Business Filings Incorporated

Article V

The liability of the directors of the corporation for monetary damages shall be eliminated to the fullest extent permissible under California law.



Richard A. Oster, Incorporator

02-109936

State of California
Bill Jones
Secretary of State

RECEIVED BY BILL JONES, SECRETARY OF STATE

FILED
ADAMANTO, CALIF
APR 12 2002
Bill Jones
SECRETARY OF STATE

1. CORPORATE NAME: (Do not add "Inc." or "Corporation")
DUE DATE: JUNE 22, 2002
CONFIDENT INCORPORATION

2. STREET ADDRESS OF PRINCIPAL EXECUTIVE OFFICE
17800 CASTLETON STREET, #386 CITY AND STATE **CITY OF INDUSTRY CA 91748** ZIP CODE

3. STREET ADDRESS OF PRINCIPAL BUSINESS OFFICE IN CALIFORNIA, IF ANY
SAME CITY **CA** ZIP CODE

4. MAILING ADDRESS
SAME CITY AND STATE ZIP CODE

5. CHIEF EXECUTIVE OFFICER/
EDWARD WU ADDRESS **30616 SANDTRAP DRIVE, AGOURA HILLS CA 91301** CITY AND STATE **CA 91301** ZIP CODE

6. SECRETARY/
LEWIS LIN ADDRESS **3052 GALLOPING HILL RD, CHINO HILLS CA 91709** CITY AND STATE **CA 91709** ZIP CODE

7. CHIEF FINANCIAL OFFICER/
AI-LING LIN ADDRESS **2706 BROKEN FEATHER LN, DIAMOND BAR CA 91765** CITY AND STATE **CA 91765** ZIP CODE

8. NAME **EDWARD WU** ADDRESS **30616 SANDTRAP DRIVE, AGOURA HILLS CA 91301** CITY AND STATE **CA 91301** ZIP CODE

9. NAME **LEWIS LIN** ADDRESS **3052 GALLOPING HILL RD, CHINO HILLS CA 91709** CITY AND STATE **CA 91709** ZIP CODE

10. NAME **AI-LING LIN** ADDRESS **2706 BROKEN FEATHER LN, DIAMOND BAR CA 91765** CITY AND STATE **CA 91765** ZIP CODE

11. NUMBER OF VACANCIES ON THE BOARD OF DIRECTORS, IF ANY:

12. CHECK THE APPROPRIATE PROVISION BELOW AND NAME THE AGENT FOR SERVICE OF PROCESS:
☒ AN INDIVIDUAL RESIDING IN CALIFORNIA.
☐ A CORPORATION WHICH HAS FILED A CERTIFICATE PURSUANT TO CALIFORNIA CORPORATIONS CODE SECTION 1505.
AGENT'S NAME: **EDWARD WU**

13. ADDRESS OF THE AGENT FOR SERVICE OF PROCESS IN CALIFORNIA, IF AN INDIVIDUAL
30616 SANDTRAP DRIVE, AGOURA HILLS CA 91301 CITY **CA 91301** ZIP CODE

14. DESCRIBE THE TYPE OF BUSINESS OF THE CORPORATION
MANUFACTURE AND SELL MEDICAL INSTRUMENTS AND PRODUCTS

15. THIS STATEMENT IS TRUE, CORRECT AND COMPLETE.
EDWARD T. H. WU

Edward T. H. Wu **EDWARD T. H. WU** **PRESIDENT** **4/4/02**
TYPE OR PRINT NAME OF OFFICER OR AGENT SIGNATURE TITLE DATE

50-200 C (REV. 10/2001) Approved by Secretary **38**

Entity #: 3796396
 Date Filed: 03/14/2008
 Pedro A. Cortés
 Secretary of the Commonwealth

**PENNSYLVANIA DEPARTMENT OF STATE
 CORPORATION BUREAU**

**Certificate of Organization
 Domestic Limited Liability Company
 (15 Pa.C.S. § 8913)**

Name EastBiz.com, Inc. - Sheryl Irons		
Address 5348 Vegas Drive		
City Las Vegas, NV	State NV	Zip Code 89108

Document will be returned to the
 name and address you enter to
 the left.



Commonwealth of Pennsylvania
 CERTIFICATE OF ORGANIZATION 3 Page(s)



T0807460151

Fee: \$125

In compliance with the requirements of 15 Pa.C.S. § 8913 (relating to certificate of organization), the undersigned desiring to organize a limited liability company, hereby certifies that:

1. The name of the limited liability company (designator is required, i.e., "company", "limited" or "limited liability company" or abbreviation):
 HDPL Trade LLC

2. The (a) address of the limited liability company's initial registered office in this Commonwealth or (b) name of its commercial registered office provider and the county of venue is:

(a) Number and Street	City	State	Zip	County
1143 Northern Blvd., #263	Clarks Summit	PA	18411	Lackawanna

(b) Name of Commercial Registered Office Provider
 c/o: Edward Heck

County
 Lackawanna

3. The name and address, including street and number, if any, of each organizer is (all organizers must sign on page 2):

Name	Address
Sheilah King	5348 Vegas Drive, Las Vegas, NV 89108

PA DEPT. OF STATE

MAR 14 2008

McKenney Att. M
 Page 12

DSCB:15-8913-2

4. *Strike out if inapplicable term*

A member's interest in the company is to be evidenced by a certificate of membership interest. N/A

5. *Strike out if inapplicable:*

Management of the company is vested in a manager or managers.

MANAGER

6. The specified effective date, if any is:

N/A
month date year hour, if any

7. *Strike out if inapplicable:* The company is a restricted professional company organized to render the following restricted professional service(s):

N/A

8. For additional provisions of the certificate, if any, attach an 8½ x 11 sheet.

IN TESTIMONY WHEREOF, the organizer(s) has (have)
signed this Certificate of Organization this

10th day of March, 2008.

Rice
Signature

Signature

Signature

Form 205
(revised 9/00)Return in Duplicate to:
Secretary of State
P.O. Box 13697
Austin, TX 78711-3697
FAX: 512/463-5709

Filing Fee: \$200



**Articles of Organization
Pursuant to Article
1528n, Texas Limited
Liability Company Act**

Filed in the Office of the
Secretary of State of Texas
Filing #: 800120983 09/09/2002
Document #: 16600670002
Image Generated Electronically
for Web Filing

Article 1 - Name			
The name of the limited liability company is as set forth below:			
HOMETOWN HOMEBUYERS, LLC			
The name of the entity must contain the words "Limited Liability Company" or "Limited Company," or an accepted abbreviation of such terms. The name must not be the same as, deceptively similar to or similar to that of an existing corporate, limited liability company, or limited partnership name on file with the secretary of state. A preliminary check for the "name availability" is recommended.			
Article 2 - Registered Agent and Registered Office (Select and complete either A or B and complete C)			
<input type="checkbox"/> A. The initial registered agent is a organization (cannot be company named above) by the name of:			
OR			
<input checked="" type="checkbox"/> B. The initial registered agent is an individual resident of the state whose name is set forth below:			
First Name JAMES	M.I.	Last Name SMITH	Suffix
C. The business address of the registered agent and the registered office address is:			
Street Address 413 EAST HIGHWAY 121	City LEWISVILLE	State TX	Zip Code 75057
Article 3 - Management (Complete items A or B)			
A. <input type="checkbox"/> The limited liability company is to be managed by managers. The names and addresses of the initial managers are set forth below:			
OR (Select <u>either</u> option A or option B; do not select both.)			
B. <input checked="" type="checkbox"/> The limited liability company will not have managers. Management of the company is reserved to the members. The names and addresses of the initial members are set forth below:			
MANAGER/MEMBER:			
LEGAL ENTITY: The manager/member is a legal entity named:			
INDIVIDUAL: The manager/member is an individual whose name is set forth below:			
First Name JAMES	M.I.	Last Name SMITH	Suffix
ADDRESS OF MANAGER/MEMBER 1:			
Street Address 413 EAST HIGHWAY 121	City LEWISVILLE	State TX, USA	Zip Code 75057
Article 4 - Duration			
The period of duration is perpetual.			
Article 5 - Purpose			
The purpose for which the company is organized is for the transaction of any and all lawful business for which limited liability companies may be organized.			
Supplemental Provisions / Information			

[The attached addendum is incorporated herein by reference.]

Organizer

The name and address of the organizer is set forth below.

Teresa Massey 2764 Lake Sahara Drive Suite 115 Las Vegas, NV 89117

Effective Date of Filing

☒ A. This document will become effective when the document is filed by the secretary of state.

OR

☐ B. This document will become effective at a later date, which is not more than ninety (90) days from the date of its filing by the secretary of state. The delayed effective date is:

Name Reservation Document Number

EXECUTION

The undersigned organizer signs these articles of organization subject to the penalties imposed by law for the submission of a false or fraudulent document.

Teresa Massey

Signature of Organizer:

FILING OFFICE COPY



State of California
Secretary of State

LIMITED LIABILITY COMPANY
ARTICLES OF ORGANIZATION

File # **200806310156**

FILED
In the office of the Secretary of State
of the State of California

MAR 0 3 2008

A \$70.00 filing fee must accompany this form.

IMPORTANT – Read instructions before completing this form.

This Space For Filing Use Only

ENTITY NAME (End the name with the words "Limited Liability Company," "Ltd. Liability Co.," or the abbreviations "LLC" or "L.L.C.")

1. **NAME OF LIMITED LIABILITY COMPANY**

IAS GROUP LLC

PURPOSE (The following statement is required by statute and may not be altered.)

2. **THE PURPOSE OF THE LIMITED LIABILITY COMPANY IS TO ENGAGE IN ANY LAWFUL ACT OR ACTIVITY FOR WHICH A LIMITED LIABILITY COMPANY MAY BE ORGANIZED UNDER THE BEVERLY-KILLEA LIMITED LIABILITY COMPANY ACT.**

INITIAL AGENT FOR SERVICE OF PROCESS (If the agent is an individual, the agent must reside in California and both Items 3 and 4 must be completed. If the agent is a corporation, the agent must have on file with the California Secretary of State a certificate pursuant to Corporations Code section 1505 and Item 3 must be completed (leave Item 4 blank).)

3. **NAME OF INITIAL AGENT FOR SERVICE OF PROCESS**

Igor Aplin

4. **IF AN INDIVIDUAL, ADDRESS OF INITIAL AGENT FOR SERVICE OF PROCESS IN CALIFORNIA** CITY STATE ZIP CODE

11936 Magnolia Blvd., Apt. 404

North Hollywood

CA

91607

MANAGEMENT (Check only one)

5. **THE LIMITED LIABILITY COMPANY WILL BE MANAGED BY:**

☒ **ONE MANAGER**

☐ **MORE THAN ONE MANAGER**

☐ **ALL LIMITED LIABILITY COMPANY MEMBER(S)**

ADDITIONAL INFORMATION

6. **ADDITIONAL INFORMATION SET FORTH ON THE ATTACHED PAGES, IF ANY, IS INCORPORATED HEREIN BY THIS REFERENCE AND MADE A PART OF THIS CERTIFICATE.**

EXECUTION

7. **I DECLARE I AM THE PERSON WHO EXECUTED THIS INSTRUMENT, WHICH EXECUTION IS MY ACT AND DEED.**

SIGNATURE OF ORGANIZER

Sheilah King

TYPE OR PRINT NAME OF ORGANIZER

DATE

RETURN TO (Enter the name and the address of the person or firm to whom a copy of the filed document should be returned.)

8. **NAME** **Sheryl Irons**

FIRM **Eastbiz.com, Inc.**

ADDRESS **5348 Vegas Drive**

CITY/STATE/ZIP **Las Vegas, NV 89108**

LLC-1 (REV 03/2005)

APPROVED BY SECRETARY OF STATE

STATE OF NEW YORK
DEPARTMENT OF STATE

I hereby certify that the annexed copy has been compared with the original document in the custody of the Secretary of State and that the same is a true copy of said original.



WITNESS my hand and official seal of
the Department of State, at the City of
Albany, on January 27, 2010.

A handwritten signature in black ink, appearing to read "Daniel E. Shapiro".

Daniel E. Shapiro
First Deputy Secretary of State

Rev. 06/07

070314000687

OPALID: 388449

New York State
Department of State
Division of Corporations, State Records
and Uniform Commercial Code
Albany, NY 12231

(This form must be printed or typed in black ink)

ARTICLES OF ORGANIZATION OF

IHC Trade LLC
(Insert name of Limited Liability Company)

Under Section 203 of the Limited Liability Company Law

FIRST: The name of the limited liability company is: IHC Trade LLC

SECOND: The county, within this state, in which the office of the limited liability company is to be located is: Onondaga

THIRD: The Secretary of State is designated as agent of the limited liability company upon whom process against it may be served. The address within or without this state to which the Secretary of State shall mail a copy of any process against the limited liability company served upon him or her is:

Irina Heck

5823 N. Burdick Street

East Syracuse, NY 13057 USA

Natasha Waite
(signature of organizer)

Natasha Waite
(print or type name of organizer)

070314000

687

OPALID: 388449

ARTICLES OF ORGANIZATION OF

IHC Trade LLC
(Insert name of Limited Liability Company)

Under Section 203 of the Limited Liability Company Law

Filed by: Sheryl Irons
(Name)

5348 Vegas Drive

(Mailing address)

Las Vegas, NV 89108 USA

(City, State, Zip code, and Country)

Note: This online form was prepared by the NYS Department of State and the NYS Governor's Office of Regulatory Reform for filing articles of organization for a domestic limited liability company. It does not contain all option provisions under the law. You are not required to use this form. You may draft your own form or use forms available at legal stationery stores. The Department of State recommends that legal documents be prepared under the guidance of an attorney. The certificate must be submitted with filing fee.

STATE OF NEW YORK
DEPARTMENT OF STATE

FILED MAR 14 2007

TAXES

BY: JCH

JCH

2

754

**DO NOT WRITE
THIS SECTION****ARTICLE 1**

The company name must contain an ending which may be "limited liability company," "limited company," or the abbreviations "LLC," "L.C.", "LLC" or "LC". If you are the holder or assignee of a trademark or trademark, attach Declaration of Trademark Holder form.

ARTICLE 2

May be in care of the statutory agent.

ARTICLE 3

The statutory agent must provide both a physical and mailing address. If statutory agent has P.O. Box, then they must provide a physical description of their street address/location. The agent must sign the Articles or provide a consent to acceptance of appointment.

ARTICLE 4

Complete this section only if you desire to select a date or occurrence when the company will dissolve. If perpetual duration is desired, leave this section blank.

ARTICLE 5a.

Check which management structure will be applicable to your company.

AZ CORPORATION COMMISSION**FILED****DEC 08 2014****FILE NO. L-11675472****ARTICLES OF ORGANIZATION****OF****MZ Services LLC****(An Arizona Limited Liability Company)****AZ Corp. Commission**

01051675

1. **Name.** The name of the limited liability company is: MZ Services LLC
2. **Registered Office.** The address of the registered office in Arizona is: 2010 N. Cess Tomas Ct.
Phoenix, AZ 85016
located in the County of Maricopa
3. **Statutory Agent.** (In Arizona) The name and address of the statutory agent of the company is: Alpha Legal Forms and More, Inc.
4500 E. Speedway Blvd., Suite 31
Tucson, AZ 85712
4. **Dissolution.** The latest date, if any, on which the limited liability company must dissolve is _____
- 5.a. **Management.**
 - ☒ Management of the limited liability company is vested in a manager or managers. The names and addresses of each person who is a manager AND each member who owns a twenty percent or greater interest in the capital or profits of the limited liability company are:
 - ☐ Management of the limited liability company is reserved to the members. The names and addresses of each person who is a member are:

JR# 888889
\$ PAID ^{1/5}
 88-
 127397

DO NOT FURNISH
THIS SECTION

5.b.

L-1167547-2

Name:

Stephen Johannes

☒ member☐ manager☐ member☐ manager

Address:

2918 N. Casa Tomas Ct.

City, State, Zip:

Phoenix, AZ 85016

Name:

☐ member☐ manager☐ member☐ manager

Address:

City, State, Zip:

ARTICLE 5.b.

Depending upon your selection in 5.a., provide the names and addresses of the managers and members of the organization. Check the applicable title for each person. A member managed company cannot contain a manager or managers.

The person(s) executing this document need not be member(s) of the company.

Your fax and phone number is optional.

The agent may consent to the appointment by either executing the consent, attaching a cover letter, or if paying by check, executing the check.

LL-0004
Rev 4/2001

EXECUTED this 3rd day of December, 2004

[Signature]

[Signature]

LegalFormatics, Inc., a California corporation, Organizer
By: Danielle Bates, Assistant Secretary

[Print Name Here]

[Print Name Here]

PHONE (323) 962-8300 x218

FAX (323) 962-8300

Acceptance of Appointment By Statutory Agent

☒ Alpha Legal Forms and More, Inc., having been designated to act as Statutory Agent, hereby consent to act in that capacity until removed or resignation is submitted in accordance with the Arizona Revised Statutes.



Signature of Statutory Agent

by: Alpha Legal Forms and More, Inc.

Kenneth Burton, President

**NEW JERSEY DEPARTMENT OF TREASURY
DIVISION OF REVENUE, BUSINESS GATEWAY SERVICES**

CERTIFICATE OF FORMATION

**NEW WORLD ENTERPRIZES LLC
0400092800**

The above-named DOMESTIC LIMITED LIABILITY COMPANY was duly filed in accordance with New Jersey State Law on 05/18/2005 and was assigned identification number 0400092800. Following are the articles that constitute its original certificate.

1. Name:
NEW WORLD ENTERPRIZES LLC

2. The Registered Agent:
ALEXANDER MOJNOV

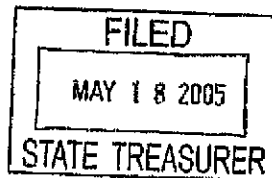
3. The Registered Office:
115 MAGNOLIA AVE, APT. 10
JERSEY CITY, NJ 07306

4. Business Purpose:
Consulting Services (All Types)

5. Members/Managers:
ALEXANDER MOJNOV
115 MAGNOLIA AVE, APT. 10
JERSEY CITY, NJ 07306

6. The Main Business Address:
115 MAGNOLIA AVE, APT. 10
JERSEY CITY, NJ 07306

Signatures:
KERRY WALSH
AUTHORIZED REPRESENTATIVE



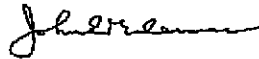
Continued on next page ...

NEW JERSEY DEPARTMENT OF TREASURY
DIVISION OF REVENUE, BUSINESS GATEWAY SERVICES

CERTIFICATE OF FORMATION

NEW WORLD ENTERPRIZES LLC
0400092800

IN TESTIMONY WHEREOF, I have
hereunto set my hand and
affixed my Official Seal
at Trenton, this
05/19/2005



John E McCormac, CPA
Treasurer of the State of New Jersey

STATE OF NEW JERSEY
DIVISION OF REVENUE
ANNUAL REPORT STATUS

NEW WORLD ENTERPRIZES LLC
0400092800

As official custodian of the State of New Jersey's business records, the Division of Revenue attests that the last available annual report for the above referenced Domestic Limited Liability Company was filed on 02/20/2007.

Said report reflects the following as officers/directors of the business:

*Alexander V Moynov Chief Exec. Officer (Ceo)
504 Florida Grove Rd
Keasbey, NJ 08832*

Our records also reflect that the current registered agent/office and business addresses are:

Registered Agent/Office
*Alexander Moynov
504 Florida Grove Rd
Keasbey, NJ 08832*

Continued on next page . . .

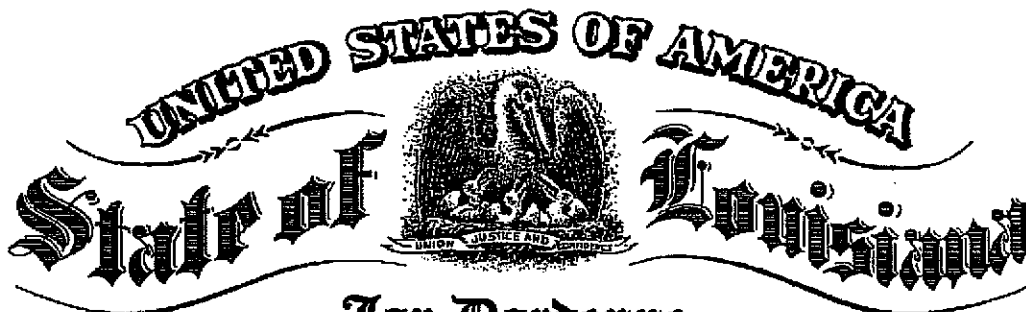
**STATE OF NEW JERSEY
DIVISION OF REVENUE
ANNUAL REPORT STATUS**

NEW WORLD ENTERPRIZES LLC

Main Business Address
504 Florida Grove Rd
Keasbey, NJ 08832

Principal Business Address
504 Florida Grove Rd.
Keasbey, NJ 08832

*Produced by the Corporate Records Unit
New Jersey Division of Revenue
27th day of January, 2010*



Jay Dardenne
SECRETARY OF STATE

As Secretary of State of the State of Louisiana I do hereby Certify that

the attached document(s) of

PARTS IMPORTS LLC

are true and correct and are filed in the Louisiana Secretary of State's Office.

36305754K	ORIGF	11/7/2006	2 page(s)
36877132	08 AR	10/24/2008	1 page(s)

In testimony whereof, I have hereunto set my hand and caused the Seal of my Office to be affixed at the City of Baton Rouge on,

January 27, 2010

Secretary of State

AG 36305754K



Certificate ID: 10040444#U9E40

To validate this certificate, visit the following web site, go to **Commercial Division, Certificate Validation**, then follow the instructions displayed.
www.sos.louisiana.gov

Nov 7 2006 20:42

Alater
Secretary of State



ARTICLES OF ORGANIZATION

(R.S. 12:1301)

Domestic Limited Liability Company
Enclose \$75.00 filing fee
Make remittance payable to
Secretary of State
Do not send cash

Return to: Commercial Division
P O. Box 94125
Baton Rouge, LA 70804-9125
Phone (225) 925-4704
Web Site: www.sos.louisiana.gov

STATE OF LouisianaCheck one: ☒ Business () NonprofitPARISH/COUNTY OF Washington County1. The name of this limited liability company is: Parts Imports LLC

2. This company is formed for the purpose of: (check one)

☒ Engaging in any lawful activity for which limited liability companies may be formed.☐

(use for limiting activity)

3. The duration of this limited liability company is: (may be perpetual) perpetual

4. Other provisions:

Signatures:

Sonja Johnson
Sonja Johnson

On this 1st day of November, 2006, before me, personally appearedSonja Johnson

, to me known to be the person described in and who

executed the foregoing instrument, and acknowledged that he/she executed it as his/her free act and deed.
NOTARY NAME MUST BE TYPED OR PRINTED WITH NOTARY #

Michelle M. Goode
Notary Signature
Michelle M. Goode

SS165 Rev 06/05

(See instructions on back)

Nov 7 2006 20:42

Al Ater
Secretary of State
LIMITED LIABILITY COMPANY INITIAL REPORT
 (R.S. 12:1305 (E))

1. The name of this limited liability company is Parts Imports LLC
2. The location and municipal address, not a post office box only, of this limited liability company's registered office
617 Elm Dr., Bogalusa, Louisiana, 70427
3. The full name and municipal address, not a post office box only, of each of this limited liability company's registered agent(s) is/are:
Sonja Johnson, 617 Elm Dr., Bogalusa, Louisiana, 70427
4. The names and municipal addresses, not a post office box only, of the first managers, or the members:
Sonja Johnson, 617 Elm Dr., Bogalusa, Louisiana, 70427

To be signed by each person who signed the articles of organization.


Sonja Johnson
AGENT'S AFFIDAVIT AND ACKNOWLEDGEMENT OF ACCEPTANCE

I hereby acknowledge and accept the appointment of registered agent for and on behalf of the above named limited liability company.

Registered agent(s) signature(s):


Sonja Johnson

Sworn to and subscribed before me, the undersigned Notary Public, on this date: 11/1/06
 NOTARY NAME MUST BE TYPED OR PRINTED WITH NOTARY #


Michael M. Good
 Notary Signature 065706

SS-70 (Rev. 9/05)

(See instructions on back)

**Electronic Articles of Organization
For
Florida Limited Liability Company**

L06000106681
FILED 8:00 AM
November 02, 2006
Sec. Of State
alunt

Article I

The name of the Limited Liability Company is:
SMI IMPORTS, LLC

Article II

The street address of the principal office of the Limited Liability Company is:
2329 N. TAMIAMI TR.
APT. #10
SARASOTA, FL. 34234

The mailing address of the Limited Liability Company is:
2329 N. TAMIAMI TR.
APT. #10
SARASOTA, FL. 34234

Article III

The purpose for which this Limited Liability Company is organized is:
ANY AND ALL LAWFUL BUSINESS.

Article IV

The name and Florida street address of the registered agent is:
SERGEI MARCHENKO
2329 N. TAMIAMI TR.
APT. 10
SARASOTA, FL. 34234

Having been named as registered agent and to accept service of process for the above stated limited liability company at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Registered Agent Signature: SERGEI MARCHENKO

Article V

The name and address of managing members/managers are:

Title: MGR
SERGEI MARCHENKO
2329 N. TAMiami TR., APT. 10
SARASOTA, FL. 34234

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FILED 8:00 AM
November 02, 2006
Sec. Of State
alunt

Signature of member or an authorized representative of a member

Signature: SERGEI MARCHENKO

STATE OF NEW YORK
DEPARTMENT OF STATE

I hereby certify that the annexed copy has been compared with the original document in the custody of the Secretary of State and that the same is a true copy of said original.



WITNESS my hand and official seal of
the Department of State, at the City of
Albany, on January 27, 2010.

A handwritten signature in black ink, appearing to read "Daniel E. Shapiro".

Daniel E. Shapiro
First Deputy Secretary of State

Rev. 06/07

02/25/2008 13:23 7029872685

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PAGE 03

New York State
Department of State
Division of Corporations, State Records
and Uniform Commercial Code
41 State Street
Albany, NY 12231
www.dos.state.ny.us

080226000084

(This form must be printed or typed in black ink)

ARTICLES OF ORGANIZATION
OF

SVT Services, LLC
(Insert name of Limited Liability Company)

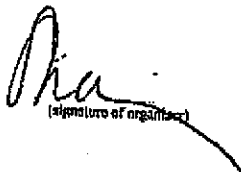
Under Section 203 of the Limited Liability Company Law

FIRST: The name of the limited liability company is: SVT Services, LLC

SECOND: The county within this state in which the office of the limited liability company is to be located is: Kings

THIRD: The Secretary of State is designated as agent of the limited liability company upon whom process against it may be served. The address within or without this state to which the Secretary of State shall mail a copy of any process against the limited liability company served upon him or her is:

Sergei Tretyakov
800 E. 12th Street, Apt. K
Brooklyn, NY 11230


(signature of organizer)

Shailah King
(print or type name of organizer)

DOS-1338 (Rev. 3/03)

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PAGE 04

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ARTICLES OF ORGANIZATION
OF

SVT Services, LLC
(Insert name of Limited Liability Company)

Under Section 203 of the Limited Liability Company Law

Filed by: *Eastbiz.com, Inc. - Sheryl*
(Name)
5348 Vegas Drive
(Mailing address)
Las Vegas, NV 89108
(City, State and Zip code)

NOTE: - This form was prepared by the New York State Department of State for filing articles of organization for a domestic limited liability company. It does not contain all optional provisions under the law. You are not required to use this form. You may draft your own form or use forms available at legal stationery stores. The Department of State recommends that legal documents be prepared under the guidance of an attorney. The certificate must be submitted with a \$200 filing fee made payable to the Department of State.

FILED
2008 FEB 26 AM 9:31

1cc
STATE OF NEW YORK
DEPARTMENT OF STATE
FILED FEB 26 2008
TAX \$
By: *KWA*

2008 FEB 25 PM 4:01
005-1335 (Rev. 8/03)

RECEIVED

294

PX 2

**DECLARATION OF DENNIS DAY
PURSUANT TO 28 U.S.C. § 1746**

I, Dennis Day, hereby declare as follows:

1. My name is Dennis Day. I am over the age of 18 and reside in Coram, New York
2. I have personal knowledge of the facts stated in this declaration and, if called as a witness, I could and would competently testify to the facts stated herein.
3. I have been employed by First Data Merchant Services Corporation ("FDMS") since February 2, 2006 and have been a Senior Manager in the Security/Risk Management Department since 2008. My business address is 1307 Walt Whitman Road, Melville, NY 11747. As a Senior Manager in the Security/Risk Department, I am responsible for reviewing merchant accounts and managing the risk associated with FDMS merchant accounts as well as FDMS affiliated entity merchant accounts (collectively referred to hereafter as "First Data"). I utilize proprietary and industry computer systems and software to track the input, transfer and settlement of credit card transactions First Data acquires from merchant customers nationwide.
4. First Data is a provider of electronic commerce and payment solutions for merchants, financial institutions, and card issuers globally. First Data is organized into four primary segments, including Merchant Services. Merchant Services provides merchant acquiring and processing services to over 3.1 million merchants. Merchant Services facilitates merchants' ability to accept credit and debit cards by authorizing and settling merchants' credit, debit, and loyalty card transactions.
5. The 110 merchant accounts, identified in the spreadsheet attached as **Att. A**, were opened at First Data. I have reviewed and confirmed that the spreadsheet attached hereto as **Att. A** provides true and correct information as of February 2, 2010.
6. The 110 merchant accounts were opened online through First Data's online application process. Specifically, the merchant accounts starting with 267 were online applications ("OLA") submitted through Cardservice International Inc. d/b/a First Data Independent Sales and the merchant accounts starting with 481 were submitted online through Wells Fargo Merchant Services LLC. The online applications require information, such as the legal name of business, business address, the business tax ID number, merchant website address, and the principal's name, address, and social security number. These applications are submitted online and First Data captures the IP address of the applicant. Attached hereto as **Att. B** is a true and correct copy of a merchant application submitted by a merchant, GFDL. Once merchant applications are submitted, First Data conducts due diligence on the information submitted.

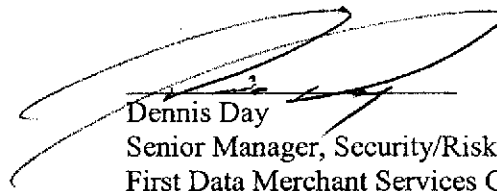
7. The 110 merchant accounts grossed over \$9.6 million in sales on approximately 1,286,684 credit and debit cards from 2006. Over 76,889 cardholders, however, disputed the charges by the 110 merchants.
8. Chargebacks and returns totaled approximately \$720,030, resulting in net sales of \$8,941,655 and average chargeback rate of 6.2%. Consumers dispute a debit or credit card transaction in certain circumstances for a number of reasons, such as a situation where a cardholder did not give authority for the merchant to submit the transaction or a merchant did not deliver the good or service as promised. First Data reviewed the reason for the chargebacks and returns on the 110 merchant accounts. First Data found that the primary reason for the disputes was because consumers did not authorize the charges.
9. Chargeback rates above 1% or greater are considered excessive under Visa and MasterCard Association Rule guidelines. The average chargeback rate of 6.2% on the 110 merchant accounts greatly exceeds the acceptable chargeback level.
10. While the chargeback rate of 6.2% is above acceptable levels, the chargeback rate is still low considering that the charges were unauthorized charges. Based on my experience, consumers do not typically go through the process of requesting chargebacks if the amount of loss is only a few dollars or cents. Because each charge from the merchant accounts ranged from 20 cents to \$10, most consumers likely did not request a chargeback, because the amount of loss is small or they simply did not notice the small charge on the debit or credit card statements.
12. In addition, the respective issuing banks may not have charged back the transactions due to the transaction amount because from a cost perspective a courtesy waiver of the charge would be less expensive than to process a full chargeback.
13. As of the date of the Declaration, First Data incurred a total loss of \$330,757.52. This includes not only the expenses that First Data incurred in processing the chargebacks and the chargebacks themselves, but also the additional costs incurred due to non-payment of discount fees and monthly statement fees that these merchants failed to fund.
14. First Data typically reviews merchant accounts when First Data receives high volume of chargeback requests and/or fraud disputes. First Data has reviewed the activity for some of the 110 merchant accounts and identified them as possible fraud account. For example, in September 26, 2008, First Data investigated twenty of the merchants and linked them together as possible fraud type called "Bulgarian" fraud. The investigation uncovered that all phone numbers listed on the accounts linked to generic voicemail boxes that were either full or disconnected. Attached hereto as **Att. C** is a true and correct copy of First Data's notes about the merchant, Rasna Inc., and the other merchant accounts associated with this particular investigation.
15. First Data also discovered while reviewing these merchant accounts that some merchant applications used the names of identity theft victims to apply for the merchant accounts.

First Data learned that these victims never applied for merchant accounts when First Data contacted these merchants and determined that they were victims of identity theft. Attached hereto as **Att. D** are true and correct copies of First Data's notes concerning the merchant accounts of GFDL, Presi, Design Group, and United Services, which were all opened with identity theft victims' names.

16. On or about January 22, February 18, February 24, March 6, March 9, April 14, and November 13, 2009, pursuant to Civil Investigative Demands issued by the Federal Trade Commission ("FTC"), First Data sent account records, bates-stamped FD-FTC-000001 - FD-FTC-014837 and FD000001 - FD 005495, for over a hundred merchant accounts to the FTC. These account records included account applications, notes, statements, sales, and chargeback volumes. These account records were made at or near the time of the occurrence of the matters, were kept in the course of the regularly conducted activity, and were made by the regularly conducted activity as a regular practice.

I declare under the penalty of perjury that the foregoing is true and correct.

Executed on February 24, 2010


Dennis Day
Senior Manager, Security/Risk Department
First Data Merchant Services Corporation

ATT. A

Merchant Name	Merchant Number	For Gross Sales	For Gross Returns	For Returns	Chargebacks	Net Sales	For Sales	For Returns		
ACM	267309177884	76,823	\$697,344.70	3253	-\$32,042.05	710	-\$6,838.72	\$658,483.93	\$9.10	5.17%
ACM	4813111323994	12,977	\$127,823.45	668	-\$6,579.80	182	-\$1,792.70	\$119,450.95	\$9.85	6.55%
Adele Services	267311231885	65,519	\$28,886.34	15	-\$134.36	24	-\$75.63	\$28,676.35	\$0.44	0.06%
Advanced Global Tech	267375002883	150	\$1,348.54	0	\$0.00	0	\$0.00	\$1,348.54	\$8.99	0.00%
AEI	481312262993	1,756	\$18,213.20	45	-\$479.50	16	-\$189.20	\$17,584.50	\$10.37	3.47%
Albion Group	481702497993	1,052	\$9,538.92	5	-\$45.15	1	-\$9.81	\$9,484.16	\$9.07	0.57%
Alpha Cell	267310733881	1,769	\$16,130.28	24	-\$221.49	39	-\$354.97	\$15,553.82	\$9.12	3.56%
ALS	267302832881	78,966	\$711,337.62	3244	-\$31,629.65	816	-\$7,111.93	\$672,596.04	\$9.01	5.14%
ALS	481311131991	10,181	\$99,263.95	903	-\$8,804.25	129	-\$1,257.75	\$89,201.95	\$9.75	10.14%
BEI	267665163882	3,594	\$33,422.90	74	-\$688.55	40	-\$372.15	\$32,382.20	\$9.30	3.17%
BIT	481311237996	13,529	\$133,260.65	680	-\$6,698.00	218	-\$2,147.32	\$124,415.33	\$9.85	6.64%
BIT	267306270880	10,418	\$102,617.30	496	-\$4,885.60	212	-\$2,198.99	\$95,532.71	\$9.85	6.80%
BoxConn	267686410882	8,812	\$78,867.40	467	\$4,179.65	278	-\$2,488.36	\$80,558.69	\$8.95	8.45%
BusinessWorks	267302270884									
Center Company	267687653886	17,815	\$161,876.90	1620	-\$14,713.85	368	-\$3,344.65	\$143,818.40	\$9.09	11.16%
Centr Limited	267685028883	63,869	\$197,482.37	1665	-\$16,148.85	526	-\$3,981.68	\$177,351.84	\$3.09	3.43%
Centrum Group	267311150887	1,291	\$11,665.93	17	-\$153.52	23	-\$213.33	\$11,299.08	\$9.04	3.10%
CFM	267961690885	37,853	\$369,066.76	1877	-\$18,300.76	488	-\$4,758.17	\$346,007.83	\$9.75	6.25%
CFM	481310452992									
CGR	267924606887									
COS	481311985990	4,362	\$42,747.60	228	-\$2,234.40	44	-\$431.20	\$40,082.00	\$9.80	6.24%
COS	267602243888	6,192	\$60,681.60	316	-\$3,096.80	74	-\$725.21	\$56,859.59	\$9.80	6.30%
Data Services	267687927884	11,144	\$104,752.95	396	-\$3,722.95	208	-\$1,954.99	\$99,075.01	\$9.40	5.42%
Den Enterprises	481312797998	28,105	\$269,809.30	1535	-\$14,736.45	516	-\$4,952.85	\$250,120.00	\$9.60	7.30%
Design Group	267943192885	1,481	\$14,071.65	3	-\$28.35	24	-\$227.85	\$13,815.45	\$9.50	1.82%
Dgen	267614312887	21,927	\$197,107.62	1340	-\$12,045.58	797	-\$7,184.27	\$177,877.77	\$8.99	9.75%
Digest Limited	267311044882	1,444	\$12,875.88	23	-\$209.74	22	-\$199.07	\$12,467.07	\$8.92	3.12%
Don Partners	267647793889	8,018	\$76,173.45	228	-\$2,166.45	80	-\$760.00	\$73,247.00	\$9.50	3.84%
DwellTech										
Edge	267684124881	20,320	\$191,009.00	1716	-\$16,130.85	385	-\$3,618.57	\$171,259.58	\$9.40	10.34%
EPI	481311861993	5,974	\$57,650.70	281	-\$2,711.25	70	-\$675.20	\$54,264.25	\$9.65	5.88%
EPI	267506688885	11,880	\$114,644.15	451	-\$4,352.10	176	-\$1,899.03	\$108,593.02	\$9.65	5.28%

DAY ATT. A

Merchant Name	Merchant Number	Of Gross Sales	Of Gross Sales	Of Gross Sales	Chargebacks	Chargebacks	Net Sales	Of Gross Sales	Of Gross Sales
EST Company	267648341886	72,826	\$322,205.37	1862	-\$17,503.10	719	-\$5,376.36	\$299,325.91	\$4.42
ESTA	267671740889	5,040	\$49,393.05	121	-\$1,185.55	66	-\$646.70	\$47,560.80	\$9.80
Eureka	267644740883	6,623	\$59,279.05	373	-\$3,338.47	155	-\$1,387.43	\$54,553.15	\$8.95
Extra Path	267966266889	1,410	\$12,542.94	12	-\$108.70	24	-\$215.27	\$12,218.97	\$8.90
Form Limited	267683481886	13,959	\$136,796.00	484	-\$4,743.20	386	-\$3,782.09	\$128,270.71	\$9.80
Foto Fast	267961175887								
Gamma	267687772884	18,671	\$153,375.75	1617	-\$14,877.20	380	-\$3,494.83	\$135,003.72	\$9.20
GFDL	267310930883	65,528	\$13,512.56	5	-\$44.29	44	-\$16.11	\$13,452.16	\$0.21
GLOBO	267310692889	1,549	\$14,033.70	31	-\$282.61	37	-\$332.02	\$13,419.07	\$9.06
Green Stone	267965070886	1,387	\$12,442.09	8	-\$74.11	34	-\$301.45	\$12,066.53	\$8.97
Harry Dean	267507330889	23,669	\$212,603.20	1986	-\$17,836.10	756	-\$6,787.97	\$187,979.13	\$8.98
HBS	267616772880	46,377	\$437,167.45	1623	-\$15,298.95	739	-\$7,003.54	\$414,864.96	\$9.43
Home Port	267645607883	11,551	\$113,200.65	525	-\$5,143.25	112	-\$1,098.64	\$106,958.76	\$9.80
Homebase	267645845889	11,577	\$112,295.90	535	-\$5,188.60	138	-\$1,339.19	\$105,768.11	\$9.70
ICH Services	481312789995	9,352	\$91,651.05	259	-\$2,538.30	62	-\$597.97	\$88,514.78	\$9.80
IHS	481311911996	2,402	\$23,972.90	184	-\$1,912.80	123	-\$1,271.35	\$20,788.75	\$9.98
IHS	267508388880	5,861	\$59,979.45	301	-\$3,139.45	174	-\$1,806.30	\$55,033.70	\$10.23
Image Company	267942720884	13,417	\$130,145.85	1429	-\$13,862.75	304	-\$2,948.99	\$113,334.11	\$9.70
Image Services	267943112883	7,637	\$71,026.65	218	-\$2,026.85	134	-\$1,245.76	\$67,754.04	\$9.30
IPS	267308711881	101,231	\$451,711.53	2328	-\$22,851.05	816	-\$7,299.08	\$421,561.40	\$4.46
IPS	481311303996	12,781	\$125,892.85	825	-\$8,126.25	174	-\$1,713.90	\$116,052.70	\$9.85
ISSO	267684291888	20,595	\$195,641.95	1778	-\$16,888.95	424	-\$4,019.90	\$174,733.10	\$9.50
IWA	267601585883	5,900	\$60,601.00	340	-\$3,583.00	202	-\$2,119.10	\$54,898.90	\$10.27
Lang Group	267311081884	1,470	\$11,855.16	11	-\$87.93	22	-\$180.24	\$11,586.99	\$8.06
Light Flow	267310635888	1,263	\$12,362.61	8	-\$72.75	23	-\$207.37	\$12,062.49	\$9.79
Link Group	267942565883	13,851	\$130,196.85	1497	-\$14,070.30	313	-\$2,941.59	\$113,184.96	\$9.40
Link Services	267683345883	19,024	\$172,863.65	1880	-\$17,079.45	387	-\$3,517.89	\$152,266.31	\$9.09
List Services	267687914882	1,266	\$12,152.45	15	-\$144.30	23	-\$220.10	\$11,788.05	\$9.60
Logo Services									
Mark Silver	267311530880	1,794	\$16,223.52	31	-\$279.55	35	-\$318.69	\$15,825.28	\$9.04
MARX	267943610886	317	\$3,086.40	1	-\$9.70	7	-\$68.50	\$3,008.20	\$9.74
Mera	267942928883	13,410	\$131,417.55	1410	-\$13,819.15	324	-\$3,175.25	\$114,423.15	\$9.80

DAY ATT.A

Machine Name	Machine Number	Part Number	Part Price	Part Qty	Part Total	Part Returns	Part Chargebacks	Part Refund	Part Total	Part Refund
MFG	267507748882	4,475	\$41,393.75	297	-\$2,747.25	55	-\$508.84	\$38,137.66	\$9.25	7.87%
Name Services	267683373885	2,842	\$26,144.60	115	-\$1,057.35	40	-\$368.05	\$24,719.20	\$9.20	5.45%
NETT	267311185883	1,561	\$14,137.76	21	-\$189.71	32	-\$287.61	\$13,680.44	\$9.06	3.40%
New Eight	267966919883	1,323	\$12,056.73	52	-\$477.64	23	-\$213.00	\$11,366.09	\$9.11	5.67%
Office Development	267942975884	9,912	\$91,183.50	1181	-\$10,884.70	337	-\$3,098.17	\$77,220.63	\$9.20	15.31%
Office Services	267671341886	7,772	\$75,385.15	227	-\$2,201.90	145	-\$1,405.75	\$71,777.50	\$9.70	4.79%
OM Extra	267966613889	125	\$1,154.80	0	\$0.00	2	-\$17.85	\$1,136.95	\$9.24	1.60%
ONE	481312347892	620	\$5,016.60	2	-\$18.30	4	-\$33.00	\$4,965.30	\$8.09	0.97%
Online Group	481313137996	24,510	\$232,841.95	1759	-\$16,712.10	638	-\$6,080.41	\$210,059.44	\$9.50	9.78%
PHP	481312363999	2	\$18.50	1	-\$9.25	0	\$0.00	\$9.25	\$9.25	50.00%
Pro Services	267311307883	1,422	\$11,581.26	17	-\$139.58	15	-\$122.80	\$11,318.88	\$8.14	2.25%
Presi	481702494990	1,657	\$15,133.47	12	-\$108.04	19	-\$173.88	\$14,851.55	\$9.13	1.87%
Rasna	267680363889	8,554	\$76,581.63	479	-\$4,287.34	269	-\$2,407.55	\$69,866.74	\$8.95	8.74%
RSIPartners	267913640889									
RSIPartners	481309131995									
Safeworks	267999860880									
Search Company	267683507888	1,373	\$12,769.75	15	-\$139.60	33	-\$307.10	\$12,323.05	\$9.30	3.50%
Search Group	267689321888	1,238	\$12,133.15	5	-\$48.85	30	-\$294.35	\$11,789.95	\$9.80	2.83%
Search Management	267685133881	11,870	\$112,759.50	600	-\$5,698.20	253	-\$2,404.46	\$104,656.84	\$9.50	7.19%
Search Services	267670759880	5,542	\$51,535.45	151	-\$1,403.40	125	-\$1,162.70	\$48,969.35	\$9.30	4.98%
SFR	481312104997	3,368	\$33,343.20	139	-\$1,376.10	58	-\$574.20	\$31,392.90	\$9.90	5.85%
Sigma	267689038888	14,964	\$145,156.00	1419	-\$13,763.80	319	-\$3,093.36	\$128,298.84	\$9.70	11.61%
Site Development	267683903889	1,274	\$12,232.80	14	-\$134.25	34	-\$326.25	\$11,772.30	\$9.60	3.77%
Site Group	267689007883	1,283	\$12,187.40	0	\$0.00	17	-\$161.65	\$12,025.75	\$9.50	1.33%
Site Management	267671673882	143	\$1,273.55	0	\$0.00	2	-\$17.80	\$1,255.75	\$8.91	1.40%
Site Services	267675139880	-	\$0.00	0	\$0.00	0	\$0.00	\$0.00		
Site Services	267672845885	16,162	\$147,066.15	485	-\$4,413.85	529	-\$4,812.91	\$137,839.39	\$9.10	6.27%
Source Limited	267943563887	13,449	\$129,109.60	1406	-\$13,497.25	318	-\$3,051.17	\$112,561.18	\$9.60	12.82%
Standard Six	267966442886	36	\$364.75	0	\$0.00	3	-\$28.80	\$335.95	\$10.13	8.33%
SYS	481312391990	2	\$19.20	0	\$0.00	0	\$0.00	\$19.20	\$9.60	0.00%
System Development	267671124886	22,371	\$214,762.35	1575	-\$15,120.60	475	-\$4,559.76	\$195,081.99	\$9.60	9.16%

DAY ATT. A

ATT. B



Merchant Application Summary

Program Code 3607

MERCHANT INFORMATION				
Legal Name of Business GFDL		DBA (doing business as) (only 22 characters including spaces) GFDL		
Street Address (Physical address—no P.O. Boxes) 5601 Bridge St, Suite 300		City Fort Worth	State TX	ZIP 76112
Mailing Address (If different from Street Address)		City	State	ZIP
Business Telephone 8007299176	Business Fax Telephone 8007299176	Merchant Customer Service Telephone 8007299176	Tax ID No. (Required—9 digits) 780028104	
Merchant E-Mail support@gfdl.com		Merchant Customer Service E-Mail support@gfdl.com		
ISP/CSP E-Mail		Merchant URL www.gfdl.com		
List Type of Business/Products/Services Sold and How (Be specific) RADIO, TELEVISION, & STERO				Authorized Business Rep L. H.
OWNERSHIP				
51% ownership for a corporation, 100% ownership for a partnership or proprietorship, must be accounted for on the application				
<input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Private Corporation <input checked="" type="checkbox"/> Public Corporation <input type="checkbox"/> Government (Federal/state/local) <input type="checkbox"/> Medical or Legal Corporation <input type="checkbox"/> International Organization <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Nonprofit Corporation <input type="checkbox"/> Associations/Estates and Trusts <input type="checkbox"/> Tax-Exempt Organization (501C)				
Principal's Name L. H.	Ownership % 100	Title president	Home Telephone 832	
Date of Birth (mm/dd/yy) (Required)		Social Security No. (Required)		
Street Address (Physical address—no P.O. Boxes)		City	State TX	ZIP 77009
Second Principal's Name	Ownership %	Title	Home Telephone	
Date of Birth (mm/dd/yy) (Required)		Social Security No. (Required)		
Street Address (Physical address—no P.O. Boxes)		City	State	ZIP
SETTLEMENT ACCOUNT				
We will automatically debit your Settlement Account from time to time for any amounts owed to us under the Merchant Agreement.				
Bank Name	Transit Routing No. 111000025	Account No. 1196	Telephone	Bank Contact
MARKETING METHOD				
Combined Estimated Monthly Volume \$ 28000		LinkPoint Secure Payment Gateway Fee \$ 25.00		
Typical Ticket/Sales Amount \$ 22		LinkPoint Gateway Transaction Fee \$ 0.00		LinkPoint Cart Fee \$ N/A
LinkPoint Cart No. Units				
AMERICAN EXPRESS (AMEX) (Charged on American Express Statement)				
Initials	<input type="checkbox"/> New <input checked="" type="checkbox"/> Existing	Existing AMEX Merchant No.:		
Franchise Name	Cap No.	<input type="checkbox"/> AMEX Split Dial (Lodging, Auto Rental and Restaurant Only)		
AMEX Discount Rate	3.50 %	Estimated AMEX: Average Ticket \$		
AMEX Monthly Fee	\$ 5.95	Annual Volume \$		
*See section 10.1 of your Merchant Agreement for Merchant applicability.				
DISCOUNT RATES FOR MASTERCARD, VISA, DISCOVER NETWORK				
Qualified Rate	Credit	2.39 %	Chargeback Fee (per item) \$ 30.00	
	Signature Debit	2.39 %	Checking Account Change Fee \$ 25.00	
Mid-Qualified Rate			ACH Reject Fee \$ 25.00	
Credit:	Qualified Rate plus	N/A %	MONTHLY FEES	
Non-PIN Debit:	Qualified Rate plus	N/A %	Monthly Minimum Fee for MasterCard/Visa/Discover* \$ 25.00	
Non-Qualified Rate			Network	
Credit:	Qualified Rate plus	1.95 %	Monthly Customer Service Fee \$ 10.00	
Non-PIN Debit:	Qualified Rate plus	1.95 %	Monthly Account Fee \$	
			Monthly Settlement Statement Fees:	
			<input type="checkbox"/> Paper—Standard merchant (after 3 months) \$ 9.95	
			<input type="checkbox"/> Online (Must register at Mymerchantoffice.com) \$ 0.00	
AUTHORIZATION, AVS AND BATCH FEES				
Authorization Fee for MasterCard/Visa/Discover* Network	\$ 0.25	Voice Auth Fee		\$ 0.75
Batch Settlement Fee	\$ 0.25	AVS Fee (per inquiry)		\$ 0.05
AMEX* (per auth)	\$ 0.25	*No AMEX Authorization fee is charged when Split Dial is selected.		

L. H.

69.64.95.41

8/5/2008

Print Name of Personal Guarantor

Signature, as an individual (IP Address)

Date

ATT. C

Select Tasks

Page 1 of 4

Select Tasks

Wednesday March 18, 2009 20:05

Header

Merch #	267680363889
DBA	RASNA
Legal	RASNA INC
Chain Code	000000000000
DBA City	SAN FRANCISCO
St	CA
SIC	7399
Keyed Dt	06-DEC-2007
#	1
Detect Dt	26-SEP-2008
# Addl Detect	5
Other Dept	NO
Rule Type	MANUAL
Category	RED FLAG
RMW Status	COMPLETE
Foreign Type	USD
Scr	0
Dept	
PR Bool	N
View Outlet	

Task Type Name : ANALYST CHECKLIST

Yes/No	Task Name	Details
YES	A) MERCHANT MASTER REVIEW	NO OTHER ACCOUNTS FOUND
YES	B) REVD CNTRACT/OFFICER CMMNTS	BUSINESS SERVICES, NOT EL
YES	C) PREVIOUS PROCESSOR	NO

https://rmw.1dc.com/download/Rmw_Sc2_111_CCAS04103182009200536.html

3/18/2009

DAY ATT. C

CONFIDENTIAL - TO BE USED ONLY IN MATTER FN 082-3247

 FTC CID-FN 082-3247
 FN-FTC-014752

Select Tasks

Page 2 of 4

YES	D) IS ACCT IN REV IN OTHR DPT?	NO
YES	E) EVALUATE AUTHORIZATIONS	28,764 # OF AUTHS FOR \$257,449.38 YTD 8,891 # OF AUTHS DEC FOR \$79,577.32 YTD 0.3091 % AMT DEC YTD
YES	F) FINANCIAL POS SCREEN REVWD	
YES	G) ORDERED/EVALUATED REAUTHS	NO REAUTHS APPLICABLE
YES	H) REV HIST (RMW/FTMS REVWS)	1 MAINTAIN
YES	I) D & B REPORT PULLED	NO REPORT PULLED
YES	J) PERSONAL CRDT REPORT PULLED	NONE PULLED (USED TO TMF)
YES	K) OBTAINED BANK REFERENCE	NO
YES	L) VALIDATED TRANSACTIONS	NO
YES	M) F/E LIMITS CHECKED & RESET	FE - Y \$\$
		<p>MERCHANT ON BOARD 06-DEC-2007 SIGNED FOR \$10.00 A/T & \$241M A/V 8,554 # OF SALES FOR \$76,561.63 YTD A/T OF \$8.95 YTD CREDIT RATIO 0.0560 YTD CHARGEBACK RATIO 0.0159 YTD 1.0000% AMT KEYED YTD</p> <p>LEXIS VERIFIED NO INFO LONGEVITY - NONE D&B REPORT - NONE</p> <p>MERCHANT UNDER REVIEW FOR ---I suspect this is Bulgarian fraud. All recurring tickets, all fraud disputes -- let's move to confirm.</p> <p>RULES FIRED ---- MANUAL PICK</p> <p>9/26/08 -NOTIFICATION RECEIVED ---- John, Lawrence,</p> <p>I have uncovered what I suspect is one of the largest fraud</p>

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3/18/2009

Select Tasks

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YES

N)
SUMMARY/ANALYSIS

rings we've ever found. Specifically, more than twenty open fraudulent accounts which have processed cumulative volume of more than \$3,100,000.00 in the past twelve months. All the activity appears to be Bulgarian fraud which I discovered by examining an obscure rule in CAN (which we can discuss later).

Tom, Jennie,

I called the phone numbers on every single account, and the majority are generic voicemail boxes that are full (some already disconnected). I have placed all the accounts on hold and assigned them to you both for review. I want you to work together to find similarities (card numbers, DDA banks, sales agents, etc.) on these accounts. Please keep me posted on the status of your respective reviews.

There was only one account which I spotted that was currently in collections. I don't anticipate any significant net risk exposure, however, I was somewhat concerned about issuers eventually catching on to this scheme and potentially pressing this matter with the associations.

-REPLY FROM LL----

Agreed,

We are probably not looking at losses especially now that we have placed them on FE. Once you show me how you found this and after Tom and Jennie look for similarities, perhaps we can build a case to turn over to BIG who in turn can give to Secret service (if we have tangible data).

-THE MERCHANT BANKS WITH LIBETRTY BANK
LOCATED IN EUGENE, OR

-WENT FOR \$10.5M IN DEBITS

9/30/08

-TOTAL SECURED PRIOR TO DEBITS = \$2,443.35

-AGENT NOTIFICATION SENT —

The above mentioned merchant account is currently under review. Merchant came into review due to a high volume of cardholder disputes for fraudulent transactions. Attempts at reaching the merchant have been unsuccessful. The merchant's phone number is an active line but it leads to an automated voice mail that does not allow you to leave a message. We believe that all sales processed are fraudulent and will be looking to secure and terminate this account.

-ACCOUNT CLOSED ON CAN / MERCHANT
MANAGER / EMAIL SENT TO MERCHANT1
-SENT TERM LETTER VIA USPS

https://rmw.1dc.com/download/Rmw_Sc2_111_CCAS04103182009200536.html

3/18/2009

Select Tasks

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		-THE MERCHANT HAS PROCESSED ALL SMALL \$ AMOUNT, AVERAGING \$8.95 FOR EACH TRANSACTION TOTAL SECURED = \$7,693.35 -BASED ON SMALL \$ AMTS PROCESSED AND TOTAL SECURED.....RISK = RESERVE -SAR HAS BEEN COMPLETED AND IS ATTACHED TO REVIEW SECURE AND TERMINATE
YES	O) DECISION	SECURE AND TERMINATE
YES	P) IF TERMINATE CHK & PROCEED	
YES	Q) GNFD & ATTACHED TO REVIEW	YES
YES	R) TMFD & ATTACHED TO REVIEW	YES
YES	S) SAR NEEDED? PROVIDE DETAIL	YES
YES	T) FCRA LETTER NEEDED?	NO
YES	U) ALLIANCE PARTNER NOTIFIED?	YES
YES	V) LEASE? IF Y, GO TO NXT STEP	NO
NO	W) AMNT OF LEASE COVERED?	
NO	X) RESERVE STRATEGY %	
NO	Y) PASTE AGENT NOTFCTN HERE***	

https://rmw.ldc.com/download/Rmw_Sc2_111_CCAS04103182009200536.html

3/18/2009

ATT. D

01/14/2009 20:31 FAX

002/030

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View Task Details

Wednesday January 14, 2009 17:24

Header

Merch #	267310930883
DBA	GFDL
Legal	GFDL
Chain Code	000000000000
DBA City	FORT WORTH
St	TX
SIC	5732
Keyed Dt	05-JUN-2008
#	1
Detect Dt	18-NOV-2008
# Addl Detect	0
Other Dept	NO
Rule Type	MANUAL
Category	RED FLAG
RMW Status	COMPLETE
Foreign Type	USD
Scr	0
Dept	
PR Bool	N

1/14/2009

https://rmw.1dc.com/download/RMW_SC2_121_FDM313601142009172403.html

DAY ATT. D

 FTC CID - FN 082-3247
 FD-FTC-002730

CONFIDENTIAL - TO BE USED ONLY IN MATTER FN 082-3247

01/14/2009 20:31 FAX

003/030

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View Task Details

View Outlet

Task Details

Task Type Name	Task Name	Details
ANALYST CHECKLIST	A) MERCHANT MASTER REVIEW	NO RELATED
	B) REVD CNTRACT/OFFICER CMMNTS	FRAUD ID THEFT
	C) PREVIOUS PROCESSOR	NA
	E) EVALUATE AUTHORIZATIONS	336M/22AT YTD 17M/19C ATY
	G) ORDERED/EVALUATED REAUTHS	NO
	I) D & B REPORT PULLED	NO
	K) OBTAINED BANK REFERENCE	BANK OF AMERICA ALREADY CLOSED
	M) F/E LIMITS CHECKED & RESET	NO
	O) DECISION	TERM ID THEFT
	R) TMFD & ATTACHED TO REVIEW	TERM ID THEFT
	Q) GNFD & ATTACHED TO REVIEW	TERM ID THEFT
	P) IF TERMINATE CHK &	TERM ID THEFT

1/14/2009

https://rmw ldc.com/download/RMW_SC2_121_FDM313601142009172403.html

01/14/2009 20:32 FAX

004/030

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View Task Details

PROCEED	<p>MANAGER NOTES This appears to be Bulgarian fraud -- let's move to mitigate our risk exposure.</p> <p>L [REDACTED] H [REDACTED] HOUSTON, TX 77009 [REDACTED] 10/2008 [REDACTED] CALLED THE MERCHANT ID THEFT</p> <p>Phone number on file is disconnected 800-764-0847. I checked FastData and called the merchants home as shown above. The merchant told me she never opened this account and she has no clue what it is. Based on this information the account will be closed today and placed on TMF for ID Theft.</p> <p>1- Agent WBS has been contacted. 2- term Letter has been sent. 3- Tmf is attached to the review for ID THEFT></p> <p>NO</p> <p>797</p> <p>NONE</p> <p>\$\$</p> <p>NO</p>
N) SUMMARY/ANALYSIS	
L) VALIDATED TRANSACTIONS	NO
J) PERSONAL CRDT REPORT PULLED	797
H) REV HIST (RMW/FTMS REVWS)	NONE
F) FINANCIAL POS SCREEN REVWD	\$\$
D) IS ACCT IN REV IN OTHER DPT?	NO
FOLLOW-UP	CB FROM ALL/AGNT BANK

1/14/2009

https://rmw.1dc.com/download/RMW_SC2_121_FDM313601142009172403.html

 FTC CID - FN 082-3247
 FD-FTC-002732

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Select Tasks

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Select Tasks

Wednesday March 18, 2009 19:35

Header

Merch #	481702494990
DBA	PRESI
Legal	PRESI
Chain Code	000000000000
DBA City	SACRAMENTO
St	CA
SIC	4899
Keyed Dt	24-OCT-2008
#	1
Detect Dt	27-NOV-2008
# Addl Detect	14
Other Dept	NO
Rule Type	NEW DETECTION
Category	BULGARIAN FRAUD
RMW Status	COMPLETE
Foreign Type	USD
Scr	10
Dept	
PR Bool	N
View Outlet	

Task Type Name : ANALYST CHECKLIST

Yes/No	Task Name	Details
YES	A) MERCHANT MASTER REVIEW	267692617884 02, CLOSED BY CREDIT INITIATION FOR PH# NOT VALID
YES	B) REVD CNTRACT/OFFICER CMMNTS	100% INTERNET, NDX OF 7 DAYS/100%, BLZ LICENSE ATTACHED
YES	C) PREVIOUS PROCESSOR	NO PREVIOUS PROCESSOR

https://rmw.ldc.com/download/Rmw_Sc2_111_CCAS04103182009193515.html

3/18/2009

Select Tasks

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YES	D) IS ACCT IN REV IN OTHR DPT?	NO
YES	E) EVALUATE AUTHORIZATIONS	APP: .51, DEC: .37, REF: .37 / 1 CLOSED CB, 1 OPN RETREIVAL
YES	F) FINANCIAL POS SCREEN REVWD	Y \$\$ F/E= \$1805.45
YES	G) ORDERED/EVALUATED REAUTHS	NOT REQUIRED
YES	H) REV HIST (RMW/FTMS REVWS)	NO HISTORY
YES	I) D & B REPORT PULLED	NOT PULLED
YES	J) PERSONAL CRDT REPORT PULLED	NOT PULLED
YES	K) OBTAINED BANK REFERENCE	JP MORGAN CHASE
YES	L) VALIDATED TRANSACTIONS	NO
YES	M) F/E LIMITS CHECKED & RESET	YES \$\$
		<p>MERCHANT ON BOARD DATE 10/08</p> <p>SIGNED VOLUME 19M ACTUAL YTD VOLUME 12M SIGNED TICKET 19 ACTUAL YTD TICKET 9</p> <p>CREDIT RATIO 0 CHARGEBACK RATIO 0</p> <p>WHY WAS THE MERCHANT PICKED HOLD ALL FUNDS, BULGARIAN FRAUD RULES BROKEN BULGARIAN FRAUD</p> <p>WHAT WAS THE MERCHANT SIGNED TO SELL PHONE ACCESSORIES WHAT IS THE MERCHANT SELLING ID THEFT HOW IS THE MERCHANT SELLING (POS, MOTO, INTERNET) INTERNET</p> <p>RISK OWNER & % WELLS FARGO 50/50</p> <p>CREDIT RISK INFO NO CREDIT RISK FRAUD RISK INFO \$19M IN FRAUD RISK</p> <p>12/1 MERCH IS PROCESSING RECURRING \$9 SALES. A DISPUTE HAS ALREADY COME IN</p>

https://rmw.1dc.com/download/Rmw_Sc2_111_CCAS04103182009193515.html

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Select Tasks

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YES

N) SUMMARY/ANALYSIS

LOOKS TO BE BULGARIAN FRAUD
LEFT MESSAGE FOR MERCH
CURRENTLY HAVE \$1805.45 ON HOLD

12/5

MERCH PHONE DOES NOT ACCEPT CALLS
PUT PH# IN GOOGLE. COMES BACK WITH A
COMPLAINT REGARDING AN UNAUTHORIZED
CREDIT CARD CHARGE
EMAILED WELLS FARGO FOR CONCURRENCE ON
TERMINATION
MERCH PROCESSED \$19M TO DATE
CURRENTLY HAVE \$4147 ON HOLD

REC'D EMAIL FROM WELLS FARGO

This is identity theft. There were 2 other accounts with the
same web site that we caught in underwriting (see attached).
One of these accounts also used JP Morgan Chase (formerly
WAMU) as the settlement DDA. The tax id for this business
actually belongs to a business by the name of Press On
Regardless with different ownership and they are located in
Walnut Creek (a division of Cole European).

Thanks,
Debbie

THIS IS IDENTITY THEFT
SENT IMMEDIATE TERMINATION LETTER

DEBBIE AT WELLS FARGO HAD CONVERSATION
WITH IDENTITY THEFT VICTIM:

Bill,

I spoke to the real Dan Fuchs (he has banking with Wells).
He is an attorney in Sacramento, and he did not apply for this
account. He also took the time to conduct his own
verification on me as he didn't trust me once I told him
someone had applied for a merchant account using his
information.

Please terminate the account immediately and report to TMF
as identity theft. I have communicated our actions to Mr.
Fuchs. He will be working with the credit bureaus to block
his credit.

Thanks,
Debbie

12/9

MERCH PROCESSED \$20M
CURRENTLY HAVE \$4383.55 IN RESERVE
4 CHARGEBACKS TO DATE TOTALING \$34
SALES ARE SMALL, NOT ALL WILL BECOME
DISPUTES
WILL HAVE RISK EQUAL RESERVE
TERMINATION LETTER SENT
MERCH PLACED ON TMF/GNF

https://rmw.1dc.com/download/Rmw_Sc2_111_CCAS04103182009193515.html

3/18/2009

Select Tasks

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		SECURE & TERMINATE
YES	O) DECISION	SECURE & TERMINATE
YES	P) IF TERMINATE CHK & PROCEED	YES
YES	Q) GNFD & ATTACHED TO REVIEW	YES
YES	R) TMFD & ATTACHED TO REVIEW	YES
YES	S) SAR NEEDED? PROVIDE DETAIL	DOES NOT QUALIFY
YES	T) FCRA LETTER NEEDED?	NOT NEEDED
YES	U) ALLIANCE PARTNER NOTIFIED?	YES, REC'D CONCURRENCE ON TERMINATION, AS DUE TO IDENTITY THEFT
YES	V) LEASE? IF Y, GO TO NXT STEP	NO
YES	W) AMNT OF LEASE COVERED?	N/A
YES	X) RESERVE STRATEGY %	N/A
YES	Y) PASTE AGENT NOTFCTN HERE***	N/A

https://rmw ldc.com/download/Rmw_Sc2_111_CCAS04103182009193515.html

3/18/2009

02/26/2009 18:20 FAX
Select Tasks007/032
Page 1 of 3**Select Tasks**

Saturday February 28, 2009 14:42

Header

Merch #	267943192885
DBA	DESIGN GROUP
Legal	DESIGN GROUP
Chain Code	000000000000
DBA City	THE WOODLANDS
St	TX
SIC	7299
Keyed Dt	12-MAR-2008
#	1
Detect Dt	20-MAY-2008
# Addl Detect	10
Other Dept	NO
Rule Type	NEW DETECTION
Category	BULGARIAN FRAUD
RMW Status	COMPLETE
Foreign Type	USD
Scr	10
Dept	
FR Bool	N
View Outlet	

Task Type Name : ANALYST CHECKLIST

Yes/No	Task Name	Details
YES	A) MERCH MASTER REVIEW	no related account
YES	B) RVWD CNIRCT/CRDT UNDRWRITNG	yes

https://rmw.idc.com/download/Rmw_Sc2_111_CCAS04102282009144212.html

2/28/2009

02/28/2009 18:20 FAX
Select Tasks008/032
Page 2 of 3

YES	C) PREVIOUS PROCESSOR	n/a
YES	D) IS ACCT IN REV IN OTHER DPT?	no
YES	E) EVALUATE AUTHS	authorization poor and 23% declines
YES	F) FINANCIAL POS SCREEN REVWD	fund on hold
YES	G) EVALUATED REAUTHS?	1000/9500.90 dec & 3460/32873 app
YES	H) REV HIST - ***CHECK CAN****	yes
YES	I) FCRA LETTER NEEDED?	no
YES	J) PC PULLED?	no
YES	K) OBTAINED BNK REFERENCE?	Horizon bk
YES	L) VALIDATED TXNS?	no
YES	M) SUMMARY/ANALYSIS	<p>5/22/2008: Merchant signed O/B: March 2008 Annual Volume and Average Ticket: 475968/\$20.00 YTD Volume and Average Ticket: 12M/\$9.50 SIC: 7299 CR: 24 CB: 0</p> <p>Merchant came in for bulgarian fraud.</p> <p>5/22/2008: Sent suspended fund letter.</p> <p>Called the merchant at place of business and left a message.</p> <p>5/23/2008: Went for debits.</p> <p>5/23/2008: Spoke with S. [REDACTED] S. [REDACTED] stated that he never opened the merchant account with CardService International. Told him to file a police report and contact the credit bureaus.</p> <p>5/29/2008: Debits rejected.</p> <p>5/30/2008: Sent termination letter.</p> <p>This is confirmed identity theft account.</p>

https://rmw.1dc.com/download/Rmw_Sc2_111_CCAS04102282009144212.html

2/28/2009

02/28/2009 18:20 FAX
Select Tasks009/032
Page 3 of 3

		Gross Risk - \$4,266.30 Term Reserve - \$4,266.30 Merchant was GNF'd and TMF'd. SECURE AND TERMINATE.
YES	N) DECISION	SECURE AND TERMINATE
YES	O) IF TERMINATE CHK & PROCEED	yes
YES	P) GNF'D & ATTCHD TO REVIEW?	yes
YES	Q) TMF'D & ATTCHD TO REVIEW?	yes
YES	R) SAR NEEDED/PROVIDE DETAIL	no
YES	S) CHECK MERC MANAGER FLAGS?	yes
YES	T) CLOSED IN CAN/MM/FDR/E-MAIL	yes
YES	X) AGENT OFFICE -	1/INSTAMERCHANT
NO	U) LEASE? IF Y GO TO NXT STEP	
NO	V) AMNT COVERED FOR LEASE?	
NO	W) WERE FE LIMITS RESET?	
NO	Y) RESERVE STRATEGY %	
NO	Z) PASTE AGENT NOTFCN HERE***	

https://rmw.1dc.com/download/Rmw_Sc2_111_CCAS04102282009144212.html

2/28/2009

Select Tasks

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Select Tasks

Thursday March 19, 2009 08:12

Header

Merch #	267943468889
DBA	UNITED SERVICES
Legal	UNITED SERVICES
Chain Code	000000000000
DBA City	CHICAGO
St	IL
SIC	5969
Keyed Dt	13-MAR-2008
#	1
Detect Dt	22-MAY-2008
# Addl Detect	5
Other Dept	NO
Rule Type	NEW DETECTION
Category	VOLUME INCREASE
RMW Status	COMPLETE
Foreign Type	USD
Scr	10
Dept	
PR Bool	N
View Outlet	

Task Type Name : ANALYST CHECKLIST

Yes/No	Task Name	Details
YES	A) MERCH MASTER REVIEW	no other acct
YES	B) RVWD CNTRCT/CRDT UNDRWRNG	yes
YES	C) PREVIOUS PROCESSOR	n/a
YES	D) IS ACCT IN REV IN OTHR DPT?	no

https://rmw.ldc.com/download/Rmw_Sc2_111_CCAS04103192009081246.html

3/19/2009

Select Tasks

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YES	E) EVALUATE AUTHS	no
YES	F) FINANCIAL POS SCREEN REVWD	3940.15
YES	G) EVALUATED REAUTHS?	yes
YES	H) REV HIST - ***CHECK CAN****	yes
YES	I) FCRA LETTER NEEDED?	not needed
YES	J) PC PULLED?	729
YES	K) OBTAINED BNK REFERENCE?	solway bank
YES	L) VALIDATED TXNS?	id theft
YES	M) SUMMARY/ANALYSIS	<p>Merchant signed O/B: 3/13/2008 Annual Volume and Average Ticket: 471,144/19 YTD Volume and Average Ticket: 15,494 SIC: 5969 CR: 1.1% CB: .07%</p> <p>NOB: books, newspapers AUTH: 845 \$76867 22% Funds Exclusion: y Amount: 3940.15</p> <p>merch picked for vol inc</p> <p>mngr notes New acct, no related. First chbk for trx not recognized. Many sales w/similar \$amounts. Document NOB. What is the NDX? Are we comfortable with the risk? On \$-\$. trx ██████████ 22-MAY 9.15 1 095680 21-MAY Y 9.15 ██████████ 22-MAY 9.15 1 564192 21-MAY Y 9.15 ██████████ 22-MAY 9.15 1 095950 21-MAY Y 9.15 ██████████ 22-MAY 9.15 1 008000 21-MAY Y 9.15 ██████████ 22-MAY 9.15 1 805558 21-MAY Y 9.15 ██████████ 22-MAY 9.15 1 002183 21-MAY Y 9.15 ██████████ 22-MAY 9.15 1 497765 21-MAY Y 9.15 ██████████ 22-MAY 9.15 1 070419 21-MAY Y</p>

https://rmw.ldc.com/download/Rmw_Sc2_111_CCAS04103192009081246.html

3/19/2009

Select Tasks

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		<p>9.15 ██████████ 22-MAY 9.15 1 037673 21-MAY Y 9.15 ██████████ 22-MAY 9.15 1 070586 21-MAY Y 9.15 ██████████ 22-MAY 9.15 1 014910 21-MAY Y 9.15 ██████████ 22-MAY 9.15 1 482508 21-MAY Y 9.15 ██████████ 22-MAY 9.15</p> <p>5/23 called D ██████ S ██████ #on app 866 567 7195..cant leave mess..it is full fastdata ss # and listed ████████████████████ ██████████ and listed 773 ██████████ and 847 ██████████ ..PC has # ██████████ ..called and D ██████ never opend account...if theft**advised to file police report</p> <p>Init debits YTD processed \$15,494</p> <p>6/2 debits rejected....S&T GNF and TMF account..mailed term letter</p>
YES	N) DECISION	S&T
YES	X) AGENT OFFICE =	Chitown
YES	O) IF TERMINATE CHK & PROCEED	yes
YES	P) GNFD & ATTCHD TO REVIEW?	yes
YES	Q) TMFD & ATTCHD TO REVIEW?	yes
YES	R) SAR NEEDED? PROVIDE DETAIL	not needed
YES	S) CHECK MERC MANAGER FLAGS?	yes
YES	T) CLOSED IN CAN/MM/FDR/E-MAIL	yes
YES	U) LEASE? IF Y GO TO NXT STEP	no
NO	V) AMNT COVERED FOR LEASE?	
NO	W) WERE FE LIMITS RESET?	
NO	Y) RESERVE STRATEGY %	
NO	Z) PASTE AGENT NOTFCTN HERE***	

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3/19/2009

CONFIDENTIAL - TO BE USED ONLY IN MATTER FN 082-3247

FTC CID-FN 082-3247
FD-FTC-014777

PX 3

DECLARATION OF DANIEL FUCHS

PURSUANT TO 28 U.S.C § 1746

I, Daniel Fuchs, hereby declare as follows:

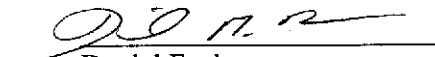
1. My name is Daniel Fuchs. I am 44 years old and reside in Davis, California.
2. I am a Deputy Attorney General at the California Department of Justice in Sacramento, California.
3. I have personal knowledge of the facts stated in this declaration, and if called as a witness, I could and would competently testify to the facts stated herein.
4. On or about December 5, 2008, I received a call from Debbie Sharp at Wells Fargo about a merchant called "Presi." Wells Fargo was investigating Presi because of recurring consumer complaints about unauthorized card charges. Debbie called me because my name, social security number, and home address were used on the merchant application to open the Presi merchant account at Wells Fargo in October 2008.
5. I was shocked to learn that my personal information had been used because I had never even heard of a merchant called Presi prior to this call. I had never opened a merchant account called Presi. I also had not authorized anyone to use my personal information to open any merchant accounts.
6. I realized from this call that I had been a victim of identity theft. I immediately called a national credit reporting agency to put a fraud alert on my file. I also filed a complaint with the Federal Trade Commission and reported the identity theft to the local Davis police department.
7. That same afternoon, I received an email from Debbie at Wells Fargo confirming that the Presi merchant account had been terminated and reported to MasterCard's Terminated

Merchant File.

8. I still do not know who used my identity to open the Presi merchant account nor how they obtained my personal information.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on 10 Feb, 2010 in Sacramento, CA


Daniel Fuchs

PX 4

DECLARATION OF ALAIN GUERY

PURSUANT TO 28 U.S.C § 1746

I, Alain Guery, hereby declare as follows:

1. My name is Alain Guery. I am 50 years old and reside in Andover, Massachusetts.
2. I am a Healthcare Director at Analog Devices, Inc. in Wilmington, Massachusetts.
3. I have personal knowledge of the facts stated in this declaration, and if called as a witness, I could and would competently testify to the facts stated herein.
4. On or about April 12, 2007, I received a voicemail from Amy Cupp in the Loss Prevention Department at Nova Information Systems ("Nova"), a payment processing company, about a merchant account opened under my name. I called her back and learned that someone had opened an account called "ALS" using my personal information, including my name and my social security number, in July 2006. Nova called because they were investigating ALS, which had been processing numerous credit card payments.
5. I was shocked to learn that my personal information had been used by ALS because I had never even heard of a merchant called ALS prior to this call. I had never opened a merchant account called ALS. I also had not authorized anyone to use my personal information to open any merchant accounts.
6. I realized after my call with Nova that I had been a victim of identity theft. I immediately went to the Andover Police Department to file a police report about the identity theft. The officer recommended that I check my credit report and file a complaint with the Federal Trade Commission and report the theft to the credit agencies.
7. Per their advice, I checked my credit report and saw a listing for "ALS." I had never


worked for nor heard of ALS, but it was listed as my then-current employer on the report.

The credit report also listed an address that I did not recognize.

8. I went to the Andover Police Department again after reviewing my credit report on or about April 17, 2007. I filed a police report on that date. I also filled out an ID Theft Affidavit to submit to Nova so I would not be responsible for any of the charges incurred by ALS. I faxed this Affidavit to Amy Cupp at Nova on or about April 17, 2007.
9. As a result of this incident, I had to spend numerous hours correcting my credit reports at the three national credit-reporting agencies. I also had to place a fraud alert on my credit report.
10. I still do not know who used my identity to open the ALS merchant account nor how they obtained my personal information.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on February 25th, 2010


Alain Guery